Fill in this information to identify your case:		
United States Bankruptcy Court for the :		
NORTHERN District of ILLINOIS (State)		
Case Number (If known):	Chapter you are filing under: Chapter 7 Chapter 11 Chapter 12 Chapter 13	☐ Check if this is an amended filing

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/17

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together-called a joint case-and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1:	Identify Yourself		
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1. Your 1	full name		
govern identifi	he name that is on your ment-issued picture cation (for example, river's license or	Alicia First name	First name
passpo		Middle name	Middle name
Pring	our picture	James	
identifi	cation to your meeting e trustee.	Last name	Last name
		Suffix (Sr., Jr., II, III)	Suffix (Sr., Jr., II, III)
2. All oth	her names you		
have i years	used in the last 8	First name	First name
	e your married or n names.	Middle name	Middle name
		Last name	Last name
		First name	First name
		Middle name	Middle name
		Last name	Last name
your S	the last 4 digits of Social Security	xxx - xx - 4132	XXX - XX
Individ	er or federal lual Taxpayer ication number	OR	OR
		9xx - xx	9 xx - xx

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Document Alicia

Debtor 1

Case Number (if known) _

		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
4.	Any business names and Employer Identification Numbers (EIN) you have used in the last 8 years Include trade names and doing business as names	Business name Business name EIN EIN	Business name Business name EIN EIN
5.	Where you live	4427 W. West End Ave.	If Debtor 2 lives at a different address:
		Number Street	Number Street
		Unit Bsmt	
		Chicago IL 60624 City State ZIP Code	City State ZIP Code
		COOK County	County
		If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	If Debtor 2's mailing address is different from the one above, fill it in here. Note that the court will send any notices this mailing address.
		Number Street	Number Street
		P.O. Box	P.O. Box
		City State ZIP Code	City State ZIP Code
6.	Why you are choosing this district to file for	Check one:	Check one:
	bankruptcy.	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.
		have another reason. Explain. (See 28 U.S.C. § 1408	I have another reason. Explain. (See 28 U.S.C. § 1408

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Last Name

Document Alicia

Debtor 1

Case Number (if known) _

Pa	Tell the Court About You	r Bankruptcy	Case					
7.	The chapter of the Bankruptcy Code you		,	•		equired by 11 U.S.C. § 342(b) for I page 1 and check the appropriate b		
	are choosing to file	■ Chap	ter 7					
	under	☐ Chapter 11						
		☐ Chap	ter 12					
		☐ Chap	ter 13					
8.	How you will pay the fee	local yours subn with	court for self, you nitting you a pre-po	pay the entire fee when I file my petition. Please check with the clerk's office in your court for more details about how you may pay. Typically, if you are paying the fee elf, you may pay with cash, cashier's check, or money order. If your attorney is itting your payment on your behalf, your attorney may pay with a credit card or check a pre-printed address. It to pay the fee in installments. If you choose this option, sign and attach the cation for Individuals to Pay The Filing Fee in Installments (Official Form 103A).				
		I request that my fee be waived (You may request this option only if you are filing for Chapter 7. By law, a judge may, but is not required to, waive your fee, and may do so only if your income is less than 150% of the official poverty line that applies to your family size and you are unable to pay the fee in installments). If you choose this option, you must fill out the <i>Application to Have the Chapter 7 Filing Fee Waived</i> (Official Form 103B) and file it with your petition.					ing for Chapter 7. y if your income is ou are unable to	
9.	Have you filed for bankruptcy within the last 8 years?	□ No ■ Yes.	District	llnbke	When	06/15/2016 Case Number	16-19681	
						MM / DD / YYYY		
			District	None	When	Case Number		
						MM / DD / YYYY		
			District		When	Case Number		
						MM / DD / YYYY		
10.	Are any bankruptcy cases pending or being	■ No						
	filed by a spouse who is	☐ Yes.				Relationship to you _		
	not filing this case with you, or by a business parter, or by affiliate?	District When Case Number, if known MM / DD / YYYY		own				
			Debtor			Relationship to you _		
			District		When	Case Number, if kn	own	
						MM / DD / YYYY		
11.	Do you rent your residence?	□ No. ■ Yes.		line 12 our landlord obtained	an eviction judgme	ent against you?		
				No. Go to line 12. /es. Fill out <i>Initial Sta</i> his bankruptcy petitic		iviction Judgment Against You (Fo	rm 101A) and file it with	

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Document James Page 4 of 65 Alicia Debtor 1 Case Number (if known)

	rt 3: Report About Any Busine		•			
12.	Are you a sole proprietor of any full- or part-time business?	■ No. □ Yes.	Go to Part 4. Name and location of busines	s		
	A sole proprietorship is a business you operate as an individual, and is not a separate legal entity such as		Name of business, if any			_
	a corporation, partnerhsip, or LLC. If you have more than one sole proprietorship, use a separate sheed and attach it		Number Street			_
	to this petition.		City		State Zip Code	
			Check the appropriate box to	describe vour business:	•	
			_	us defined in 11 U.S.C. § 101(27A))		
			☐ Single Asset Real Estate	e (as defined in 11 U.S.C. § 101(51B))	
			☐ Stockbroker (as defined	in 11 U.S.C. § 101(53A))		
			☐ Commodity Broker (as o	efined in 11 U.S.C. § 101(6))		
			☐ None of the above			
	debtor? For a definition of small business debtor, see 11 U.S.C. § 101(51D).	☐ No.	he Bankruptcy Code.	I am NOT a small business debtor a	-	ı
Pa	Report if You Own or Ha	ve Any Hazard	ous Property or Any Property Th	at Needs Immediate Attention		
14.	Do you own or have any property that poses or is alleged to pose a threat of imminent and	No.	What is the hazard?			
	indentifiable hazard to public health or safety? Or do you own any property that needs immediate attention?		If immediate attention is neede	d, why is it needed?		
	For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs?					
	perishable goods, or livestock that must be fed, or a building		Where is the property?Numb	er Street		
	perishable goods, or livestock that must be fed, or a building			er Street		

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Debtor 1	Alicia	James	Case Number (if known)	

Part 5:

Explain Your Efforts to R

15. Tell the court whether you have received a briefing about credit counseling.

> The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
You must check one:	You must check one:
I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.	I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.
Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.	Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.
I received a briefing from an approved credit	☐I received a briefing from an approved credit
counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.	counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.
Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.	Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.
I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.	I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.
To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.	To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.
Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed. Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.	Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed. Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.
I am not required to receive a briefing about credit counseling because of:	I am not required to receive a briefing about credit counseling because of:
Incapacity. I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.	Incapacity. I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.
Disability. My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.	Disability. My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.
Active duty. I am currently on active military duty in a military combat zone.	Active duty. I am currently on active military duty in a military combat zone.
If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.	If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

Document James

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Debto	_{r 1} Alicia	Jame	S Case N	umber (if known)		
	First Name	Middle Name Last Name		, , ,		
Par	t 6: Answer These Question	ns for Reporting Purposes				
. u.	Allower These question					
16.	What kind of debts do you have?	16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." No. Go to line 16b. Yes. Go to line 17.				
		-	ly business debts? Business debts a vestment or through the operation of the	-		
		No. Go to line 16c. Yes. Go to line 17.				
		16c. State the type of debts you	owe that are not consumer debts or bu	siness debts.		
17.	Are you filing under	□ No. I am not filing under (Chapter 7. Go to line 18.		_	
	Chapter 7?	_		warmat aranarty is avaluded and		
Yes. I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available to distribute to unsecured creditors?						
	any exempt property is excluded and	No.				
	administrative expenses	☐Yes.				
	are paid that funds will be	∐res.				
	available for distribution to unsecured creditors?					
10	How many creditors do	■ 1-49	1,000-5,000	25,001-50,000		
18.	you estimate that you	□ 50-99	☐ 5,001-10,000	□ 50,001-100,000		
	owe?	☐ 100-199	☐ 10,001-25,000	☐ More than 100,000		
		200-999				
19.	How much do you	\$0-\$50,000	□ \$1,000,001-\$10 million	□\$500,000,001-\$1 billion		
	estimate your assets to	\$50,001-\$100,000	\$10,000,001-\$50 million	□\$1,000,000,001-\$10 billion		
	be worth?	\$100,001-\$500,000	\$50,000,001-\$100 million	\$10,000,000,001-\$50 billion		
		\$500,001-\$1 million	\$100,000,001-\$500 million			
20.	How much do you	□ \$0-\$50,000 ■ \$50,001-\$100,000	\$1,000,001-\$10 million	□\$500,000,001-\$1 billion		
	estimate your liabilities to be?	\$100,001-\$100,000	□ \$10,000,001-\$50 million □ \$50,000,001-\$100 million	☐ \$1,000,000,001-\$10 billion ☐ \$10,000,000,001-\$50 billion		
		□ \$500,001-\$1 million	□ \$100,000,001-\$500 million			
Par	t 7: Sign Below					
For	you	I have examined this petition, an correct.	d I declare under penalty of perjury that	the information provided is true and		
			apter 7, I am aware that I may proceed, understand the relief available under ea	if eligible, under Chapter 7, 11,12, or 13 ich chapter, and I choose to proceed		
If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b).						
I request relief in accordance with the chapter of title 11, U				code, specified in this petition.		
			It in fines up to \$250,000, or imprisonme	money or property by fraud in connection ent for up to 20 years, or both.		
		🗶 /s/ Alicia James	م			
		Signature of Debtor 1	×	Signature of Debtor 2		
		- 9		• · · · · · · · · · · · · · · · · · · ·		
		Executed on04/20/201	18	Executed on		

MM / DD / YYYY

MM / DD / YYYY

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Debtor 1 Alicia James Case Number (if known) ______

For your attorney, if you are represented by one

if you are not represented by an attorney, you do not need to file this page. I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

🗶 /s/ David Derrick Lugardo	Date	Date: 04/20/2	018
Signature of Attorney for Debtor	Bulo	MM / DD / YYYY	,
David Derrick Lugardo			_
Printed name			_
Geraci Law L.L.C.			_
Firm name			
55 E. Monroe St., #3400			
Number Street			_
			-
Chicago	IL	60603	
City	State	ZIP Code	
Contact Phone 312-332-1800	Email ad	_{dress} ndil@gera	acilaw.com
6256311	IL		
Bar number	State		

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			Joodingin	1 440 0 0
Fill in this in	formation to ide	ntify your case:		
			_	
Debtor 1	Alicia		James	
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse, if filing)	First Name	Middle Name	Last Name	
United States	Bankruptcy Court fo	or the : <u>NORTHERN</u> District of	_ <u>ILLINOIS</u>	
Case Number (If known)	·			

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new Summary and check the box at the top of this page.

Part 1:	Summarize Your Assets	
		Your assets Value of what you own
	e A/B: Property (Official Form 106A/B) v line 55, Total real estate, from Schedule A/B	\$ 0
1ь. Сору	line 62, Total personal property, from Schedule A/B	\$ 58,440
1с. Сору	line 63, Total of all property on <i>Schedule A/B</i>	\$ 58,440
	Summarize Your Liabilities	
Part 2:		Your liabilities Amount you owe
	e D: Creditors Who Have Claims Secured by Property (Official Form 106D) the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$0
	e E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F) the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	\$0
3ь. Сору	the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$56,635
Part 3:	Summarize Your Liabilities	
	e I: Your Income (Official Form 106I) our combined monthly income from line 12 of Schedule I	\$2,342.44
	e J: Your Expenses (Official Form 106J) our monthly expenses from line 22c of Schedule J	\$2,334.00

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Debtor 1 Alicia Document James Page 9 of 65
First Name Middle Name Last Name Page 9 of 65
Case Number (if known)

Pa	Answer These Questions for Administrative and Statistical Records					
6.	6. Are you filing for bankruptcy under Chapter 7, 11 or 13? No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. Yes					
7.	 7. What kind of debt do you have? Your debts are primarily consumer debts. Consumer debts are those "incurred by an individual primarily for a personal, family, or household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159. Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. 					
8.	. From the Statement of Your Current Monthly Income: Copy your total current monthly income Form 122A-1 Line 11; OR, Form 122B Line 11; OR, Form 122C-1 Line 14.	me from Official	\$ 2,534.84			
9.	9. Copy the following special categories of claims from Part 4, line 6 of Schedule E/F: Total claim					
	From Part 4 of Schedule E/F, copy the following:					
	9a. Domestic support obligations (Copy line 6a.)	\$_0.00				
	9b. Taxes and certain other debts you owe the government. (Copy line 6b.)	\$_0.00				
	9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	\$_0.00				
	9d. Student loans. (Copy line 6f.)	\$_0.00				
	9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)					
	9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	\$_0.00	_			
	9g. Total. Add lines 9a through 9f.	\$_0.00				

	Caso 19	9 11622 Doc 1	Filad 04/20/19	Entered 04/20/18 14:49:	56 Des	sc Main	
Fill in this in	formation to ide	ntify your case and this filir	g:	0 of 65			
Debtor 1	Alicia		James				
	First Name	Middle Name	Last Name				
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name				
United States	Bankruptcy Court f	or the : <u>NORTHERN</u> Distric					
Case Number			(State)		[Check if this	is an
(If known)	100A	/D				amended filir	ıg
	orm 106A						
	e A/B: Pr		accept only once If an accept	fite in more than one actorism. list the	anat in the		12/15
			=	fits in more than one category, list the a arried people are filing together, both are			
-		ect information. If more spacese number (if known). Answ	•	te sheet to this form. On the top of any a	dditional		
			her Real Esate You Own or Ha	ve an Interest In			
	n or have any le	egal or equitable interest in	any residence, building, land	, or similar property?			
No.	Describe						
_		portion you own for all of yo	our entries fro Part 1, includir	g any entries for pages			
you have at	tached for Part	1. Write that number here		>			\$0.00
Part 2:	Describe Your Ve	hicles					
Do you own, le	ease, or have leg	gal or equitable interest in a	ny vehicles, whether they are	registered or not? Include any vehicles			
-		•	•	ecutory Contracts and Unexpired Leases.			
03. Cars, vans	, trucks, tractor	s, sport utility vehicles, mot	orcycles				
Yes.	Describe						
	-	•	reational vehicles, other veh vessels, snowmobiles, motorcycle	·			
No.	Dagasiha						
	Describe lar value of the p	portion you own for all of yo	our entries fro Part 2, includir	g any entries for pages			
you have at	tached for Part	2. Write that number here		>			\$ 0.00
Part 3:	Describe Your Pe	rsonal and Household Items					
Do you own or	have any legal	or equitable interest in any	of the following items?			Current value of	f the
						portion you owr Do not deduct secu	
06 Hausahald	l goods and furr	aighinga				or exemptions	
Examples:	-	furniture, linens, china, kitchenwa	re				
No. Yes.	Describe						
100.	20001120	Furniture, linens, small appliane	ces, table & chairs, bedroom set, r	niscellaneous household goods	\$1,000	•	1,000.00
07. Electronic						Ψ	1,000.00
		dios; audio, video, stereo, and dio including cell phones, cameras,	gital equipment; computers, printer media players, games	s, scanners; music			
No.	Dogariba						
Yes.	Describe	TV, dvd/blu-ray player, comput	er, printer, music collection, cell ph	one	\$800		
08. Collectible	s of value					\$	800.00
		nes; paintings, prints, or other ar collections; other collections, mer	work; books, pictures, or other art morabilia, collectibles	objects;			
No.							
Yes.	Describe					\$	0.00

Official Form 106A/B Record # 763501 Schedule A/B: Property Page 1 of 6

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Debtor 1 First Name Middle Name

12. Jevelry Examples: Everyday jevelry, costume jevelry, engagement rings, wedding rings, heritorn jevelry, watches, gems, godd, stiver No. Yes. Describe Jevelry, costume jevelry 13. Non-farm animals Examples: Digs, carls, birds, horses No. Yes. Describe 14. Any other personal and household items you did not already list, including any health aids you did not list No. Yes. Describe 15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached for Part 3. Write that number here 22. Text & Describe Your Financial Assets Do you own or have any legal or equitable interest in any of the following? Current value of the portion you own? Do not deducat secured of or exemptions 15. Cash Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition No. Yes. Describe 17. Deposits of money Examples: Checking, savings, or other financial accounts, certificiates of deposit; shares in credit unions, brokerage houses, and other similar institutions if you have multiple accounts with the same institution, last each. No. Yes. Describe Account Type: Institution name: Capital One Savings Account Savings Account Capital One Savings Account No. Yes. Describe Institution or issuer name: 19. Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in No. Yes. Describe Name of Entity and Percent of Ownership:	09.	Equipment	for sports and	obbies					
Secretary Secr		and kayaks;			ool tables, golf clubs, skis; canoes				
1. Column No. Yes. Describe		Yes.	Describe					\$	0.00
1. Clothes Examples: Everyday clothee, burs, leather coats, designer wear, shoes, accessories No. Yes. Describe Nocessary wearing apparel \$200 \$	10.	Examples: F	ristols, rifles, shot	ins, ammunition, and related equipment					
Examples: Everylaxy clothes, furs, leather coats, designer wear, shoes, accessories No. Yes. Describe Necessary wearing apparel \$200		Yes.	Describe					\$	0.00
No. Yes. Describe Same Same	11.	Examples: E	veryday clothes,	rs, leather coats, designer wear, shoes, accessorie	es			-	
12. Jevelry Examples: Everyday jevelry, costume jevelry, engagement rings, wedding rings, heritorn jevelry, watches, gems, godd, stiver No. Yes. Describe Jevelry, costume jevelry 13. Non-farm animals Examples: Digs, carls, birds, horses No. Yes. Describe 14. Any other personal and household items you did not already list, including any health aids you did not list No. Yes. Describe 15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached for Part 3. Write that number here 22. Text & Describe Your Financial Assets Do you own or have any legal or equitable interest in any of the following? Current value of the portion you own? Do not deducat secured of or exemptions 15. Cash Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition No. Yes. Describe 17. Deposits of money Examples: Checking, savings, or other financial accounts, certificiates of deposit; shares in credit unions, brokerage houses, and other similar institutions if you have multiple accounts with the same institution, last each. No. Yes. Describe Account Type: Institution name: Capital One Savings Account Savings Account Capital One Savings Account No. Yes. Describe Institution or issuer name: 19. Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in No. Yes. Describe Name of Entity and Percent of Ownership:		Yes.	Describe	Necessary wearing apparel		\$200		s	200.00
Jewelry, costume jewelry 13. Non-farm animals Exemples: Dogs, cats, birds, horses 10. No. 11. Yes. Describe	12.	Examples: E gold, silver	veryday jewelry,	ostume jewelry, engagement rings, wedding rings, h	neirloom jewelry, watches, gems,			<u> </u>	
13. Non-farm animals Examples: Dos, cals, birds, horses No. Ves. Describe		Yes.	Describe	Jewelry, costume jewelry		\$300		\$	300.00
14. Any other personal and household items you did not already list, including any health aids you did not list No.	13.	Examples: D		orses					
No.		Yes.	Describe					\$	0.00
15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached for Part 3. Write that number here	14.		ersonal and he	sehold items you did not already list, inclu	ıding any health aids you did not list				
for Part 3. Write that number here		Yes.	Describe					\$	0.00
Do you own or have any legal or equitable interest in any of the following? Current value of the portion you own? Do not deduct secured clip or exemptions 16. Cash Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition No. Yes. Describe 17. Deposits of money Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each. No. Yes. Describe Account Type: Institution name: Checking Account Capital One Savings Account Capital One Savings Account Capital One 18. Bonds, mutual funds, or publicly traded stocks Examples: Bond funds, investment accounts with brokerage firms, money market accounts No. Yes. Describe Institution or issuer name: 19. Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in No. Yes. Describe Name of Entity and Percent of Ownership:	15.								\$2,300.00
Do you own or have any legal or equitable interest in any of the following? Current value of the portion you own? Do not deduct secured cli or exemptions 16. Cash Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition No. Yes. Describe 17. Deposits of money Examples: Checking, savings, or other financial accounts, certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each. No. Yes. Describe Account Type: Institution name: Checking Account Capital One Savings Account Capital One Savings Account Capital One 18. Bonds, mutual funds, or publicly traded stocks Examples: Bond funds, investment accounts with brokerage firms, money market accounts No. Yes. Describe Institution or issuer name: 19. Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in No. Yes. Describe Name of Entity and Percent of Ownership:					2				
Do not deduct secured clip or exemptions		rait -v:			-		_		
Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition No. Yes. Describe 17. Deposits of money Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each. No. Yes. Describe Account Type: Institution name: Checking Account Capital One Savings Account Capital One Savings Account Capital One Savings Account Capital One Sumples: Bond funds, investment accounts with brokerage firms, money market accounts No. Yes. Describe Institution or issuer name: \$	Do	you own or	have any legal	r equitable interest in any of the following [*]	?		portion y	ou own1	?
\$	16.	Examples: N	loney you have ir	our wallet, in your home, in a safe deposit box, and	d on hand when you file your petition				
Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each. No. Yes. Describe Account Type: Institution name: Checking Account Capital One Savings Account Capital One \$1,1 \$18. Bonds, mutual funds, or publicly traded stocks Examples: Bond funds, investment accounts with brokerage firms, money market accounts No. Yes. Describe Institution or issuer name: 19. Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in No. Yes. Describe Name of Entity and Percent of Ownership:		Yes.	Describe					\$	0.00
Yes. Describe Account Type: Institution name: Checking Account Capital One Savings Account Capital One Savings Account Capital One Savings Account Capital One Savings Account Savings Ac	17.	Examples: C	checking, savings						
18. Bonds, mutual funds, or publicly traded stocks Examples: Bond funds, investment accounts with brokerage firms, money market accounts No. Yes. Describe Institution or issuer name: 19. Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in No. Yes. Describe Name of Entity and Percent of Ownership:		= .,	Describe	Checking Account Capit	al One			\$ \$	40.00 1,100.00
Yes. Describe Institution or issuer name: 19. Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in No. Yes. Describe Name of Entity and Percent of Ownership:	18.	Examples: E	-	- ·	accounts			\$	1,140.00
19. Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in No. Yes. Describe Name of Entity and Percent of Ownership:		=	Describe	nstitution or issuer name:				\$	0.00
Yes. Describe Name of Entity and Percent of Ownership:	19.		y traded stock	nd interests in incorporated and unincorpo	orated businesses, including an interest in				
· · · · · · · · · · · · · · · · · · ·		=	Describe	Name of Entity and Percent of Ownership:				\$	0.00

Alicia Debtor 1

0.00

Filed 04/20/18 Entered 04/20/18 14:49:56

Document Page 12 of 5 bumber (if known) Case 18-11622 Doc 1 Desc Main First Name 20. Government and corporate bonds and other negotiable and non-negotiable instruments Negotiable instruments include personal checks, cashiers' checks, promissory notes, and money orders. Non-negotiable instruments are those you cannot transfer to someone by signing or delivering them No. Yes. Describe..... Issuer name: 0.00 21. Retirement or pension accounts Examples: Interests in IRA, ERISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans No. Describe..... Type of account and Institution name: Yes 0.00 22. Security deposits and prepayments Your share of all unused deposits you have made so that you may continue service or use from a company Examples: Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications ∏No. Describe..... Institution name or individual: Yes. Security deposit on rental unit Landlord 0.00 0.00 23. Annuities (A contract for a periodic payment of money to you, either for life or for a number of years) No. Describe..... Issuer name and description: 0.00 24. Interests in an education IRA, in an account in a qualified ABLE program, or under a qualified state tuition program. 26 U.S.C. §§ 530(b)(1), 529A(b), and 529(b)(1). No. Describe..... Institution name and description. Separately file the records of any interests.11 U.S.C. § 521(c): Yes. 0.00 25. Trusts, equitable or future interests in property (other than anything listed in line 1), and rights or powers No. Yes. Describe..... 0.00 26. Patents, copyrights, trademarks, trade secrets, and other intellectual property Examples: Internet domain names, websites, proceeds from royalties and licensing agreements No. Describe..... Yes. 0.00 27. Licenses, franchises, and other general intangibles Examples: Building permits, exclusive licenses, cooperative association holdings, liquor licenses, professional licenses No. Yes. Describe..... 0.00 Current value of the Money or property owed to you? portion you own? Do not deduct secured claims or exemptions 28. Tax refunds owed to you Yes. Describe..... 0.00 29. Family support Examples: Past due or lump sum alimony, spousal support, child support, maintenance, divorce settlement, property settlement No. Describe..... Past due child support \$55,000 55,000.00 30. Other amounts someone owes you

Official Form 106A/B	Record #	763501	Schedule A/B: Property	Page 3 of 6

Examples: Unpaid wages, disability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation,

Social Security benefits; unpaid loans you made to someone else

Describe.....

No.

Yes.

Case 18-11622 Doc 1 Alicia

Desc Main

Filed 04/20/18 Entered 04/20/18 14:49:56 Page 13 of 65 Debtor 1 Döcument First Name 31. Interest in insurance policies Examples: Health, disability, or life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance Company Name & Beneficiary: Yes Describe..... Employer-provided long-term disability insurance \$0 Employer-provided short-term disability insurance \$0 Employer-provided term life insurance - No cash surrender value \$0 0.00 32. Any interest in property that is due you from someone who has died If you are the beneficiary of a living trust, expect proceeds from a life insurance policy, or are currently entitled to receive property because someone has died. No. Yes. Describe..... 0.00 33. Claims against third parties, whether or not you have filed a lawsuit or made a demand for payment Examples: Accidents, employment disputes, insurance claims, or rights to sue No. Yes. Describe..... 0.00 34. Other contingent and unliquidated claims of every nature, including counterclaims of the debtor and rights Describe..... 0.00 35. Any financial assets you did not already list No. Yes. Describe..... 0.00 36. Add the dollar value of all of your entries from Part 4, including any entries for pages you have attached \$56,140.00 Describe Any Business-Related Property You Own or Have an Interest In. List any real estate in Part 1. 37. Do you own or have any legal or equitable interest in any business-related property? No. Yes. Current value of the portion you own? Do not deduct secured claims or exemptions 38. Accounts receivable or commissions you already earned No. Yes. Describe..... 0.00 39. Office equipment, furnishings, and supplies Examples: Business-related computers, software, modems, printers, copiers, fax machines, rugs, telephones, desks, chairs, electronic devices No. Yes. Describe..... 0.00 40. Machinery, fixtures, equipment, supplies you use in business, and tools of your trade No. Yes. Describe..... 0.00 41. Inventory No. Describe..... Yes. 0.00 42. Interests in partnerships or joint ventures No Name of Entity and Percent of Ownership: Yes. Describe..... 0.00 43. Customer lists, mailing lists, or other compilations

No.

Describe.....

0.00

44. Any business-related property you did not already list Nο Describe..... 0.00 45. Add the dollar value of all of your entries from Part 5, including any entries for pages you have attached \$ 0.00 for Part 5. Write that number here Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In. If you own or have an interest in farmland, list it in Part 1. 46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property? No. Yes. Describe..... 0.00 47. Farm animals Examples: Livestock, poultry, farm-raised fish No. Describe..... 0.00 48. Crops-either growing or harvested No. Yes. Describe..... 0.00 49. Farm and fishing equipment, implements, machinery, fixtures, and tools of trade No. Yes. Describe..... 0.00 50. Farm and fishing supplies, chemicals, and feed Yes. Describe..... 0.00 51. Any farm- and commercial fishing-related property you did not already list Describe..... 0.00 52. Add the dollar value of all of your entries from Part 6, including any entries for pages you have attached \$0.00 for Part 6. Write that number here ----Describe All Property You Own or Have an Interest in That You Did Not List Above Part 7: 53. Do you have other property of any kind you did not already list? Examples: Season tickets, country club membership No. Describe..... Yes.

54. Add the dollar value of all of your entries from Part 7. Write that number here -->

0.00 \$0.00

Case 18-11622 Doc 1 Desc Main Alicia

Filed 04/20/18 Entered 04/20/18 14:49:56

Document Page 15 of 5 umber (if known)

Page 15 of 5 umber (if known) Debtor 1 First Name Middle Name

Part 8: List the Totals of Each Part of this Form		1
55. Part 1: Total real estate, line 2		\$ 0.00
56. Part 2: Total vehicles, line 5	\$ 0.00	
57. Part 3: Total personal and household items, line 15	\$ 2,300.00	
58. Part 4: Total financial assets, line 36	\$ 56,140.00	
59. Part 5: Total business-related property, line 45	\$ 0.00	
60. Part 6: Total farm- and fishing-related property, line 52	\$ 0.00	
61. Part 7: Total other property not listed, line 54	\$ 0.00	
62. Total personal property. Add lines 56 through 61	\$ 58,440.00	\$ 58,440.00
63. Total of all property on Schedule A/B. Add line 55 + line 62		\$58,440.00

Page 6 of 6 Official Form 106A/B Record # 763501 Schedule A/B: Property

Fill in this in	nformation to iden	tify your case:	
Debtor 1	Alicia		James
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States	s Bankruptcy Court fo	r the : <u>NORTHERN</u> District of _	ILLINOIS(State)
Case Number	:r		_
(If known)			

Official Form 106C

Schedule C: The Property You Claim as Exempt

04/16

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on Schedule A/B: Property (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of Part 2: Additional Page as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions-such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds-may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

	y the Property You Claim as Exempt		to fill and the second	
_	emptions are you claiming? Check		•	
	ming state and federal nonbankrupto		§ 522(b)(3)	
You are clair	ming federal exemptions. 11 U.S.C.	§ 522(b)(2)		
or any propert	y you list on <i>Schedule A/B</i> that yo	u claim as exempt, fill in t	the information below.	
•	on of the property and line on hat lists this property	Current value of the portion you own	Amount of the exemption you claim	Specific laws that allow exemption
		Copy the value from Schedule A/B	Check only one box for each exemption	
Brief description:	Furniture, linens, small appliances, table & chairs, bedroom set, miscellaneous household goods	\$_1,000	\$_1,000	735 ILCS 5/12-1001(b)
Line from Schedule A/B:	<u>06</u>		100% of fair market value, up to any applicable statutory limit	
Brief description:	TV, dvd/blu-ray player, computer, printer, music collection, cell phone	\$_800	\$_800	735 ILCS 5/12-1001(b)
Line from Schedule A/B:	07		100% of fair market value, up to any applicable statutory limit	
Brief lescription:	Necessary wearing apparel	\$_200	\$_200	735 ILCS 5/12-1001(a),(e)
ine from Schedule A/B:	11		100% of fair market value, up to any applicable statutory limit	
Brief lescription:	Jewelry, costume jewelry	\$_300	\$_300	735 ILCS 5/12-1001(b)
Line from Schedule A/B:	12		100% of fair market value, up to any applicable statutory limit	
icial Form 106C	Record # 763501	Schedule C: T	he Property You Claim as Exempt	Page 1 of

Last Name

Debtor 1 Alicia

First Name

Middle Name

Page 17 of 65 Case Number (if known)

Pε	Additi	ional Page				
		on of the property and line on hat lists this property	Current value of the portion you own	Amount of the exemption you claim	Specific laws that allow e	exemption
			Copy the value from Schedule A/B	Check only one box for each exemption		
	Brief description:	Checking Account, Capital One, 40.00	\$_40	\$_40	735 ILCS 5/12-1001(b)	
	ine from Schedule A/B:	<u>17</u>		100% of fair market value, up to any applicable statutory limit		
	Brief description:	Savings Account, Capital One, 1,100.00	\$1,100	\$ _ 1,100	735 ILCS 5/12-1001(b)	
	ine from Schedule A/B:	<u>17</u>		100% of fair market value, up to any applicable statutory limit		
	Brief description:	Past due child support	\$_ 55,000	\$ _ 55,000	735 ILCS 5/12-1001(g)(4)	
	ine from Schedule A/B:	29		100% of fair market value, up to any applicable statutory limit		
3 A	re vou claimin	g a homestead exemption of more	than \$160.375?			
	Subject to adjus	stment on 4/01/19 and every 3 years		n or after the date of adjustment .)		
	No.					
L	Yes. Did you	acquire the property covered by the	e exemption within 1,215 da	ays before you filed this case?		
	☐ No					
	Yes.					
Offi	cial Form 106C	Record # 763501	Schedule C: Ti	ne Property You Claim as Exempt		Page 2 of 2

Fill in this in	formation to ident		Filad 04/20/19	_	l 04/20/18 : of 65	14:49:56	Desc Main	
		.,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,		0	01 03			
Debtor 1	Alicia		James					
	First Name	Middle Name	Last Name					
Debtor 2								
(Spouse, if filing)	First Name	Middle Name	Last Name					
United States	Bankruptcy Court for	the : <u>NORTHERN</u> District of _	<u>ILLINOIS</u>					
Coop Numbo	_		(State)				Check if this	s is an
Case Numbe (If known)			_				amended fi	
Official E	orm 106D			_				· ·
Official F	<u>01111 100D</u>							
Schedule	D: Creditor	s Who Have Clain	ns Secured by	Property				12/15
		ossible. If two married people led, copy the Additional Page					nv	
		and case number (if known)		intries, and att	acii it to tilis lollii	. On the top of a	iiy	
1. Do any cre	ditors have claims	secured by your property?						
No. Ch	neck this box and su	ubmit this form to the court with	your other schedules. Y	ou have nothin	g else to report on	this form.		
_	II in all of the inform				-			
		auon bolow.						
Part 1:	List All Secured Cla	ims						
					C	olumn A	Column A	Column C
		reditor has more than one sec one creditor has a particular cla	•	' '		mount of claim	Value of collateral	Unsecured
		claims in alphabetical order ac				o not deduct the slue of collateral	that supports this claim	portion If any
	•	·				indo or obligatora.		

		Caco 19 11622	Doc 1	Filad 04/20/19	Entered 04/20/18 14:49	:56	Desc Mai	n
Fil	I in this inf	formation to identify your case	e:		9 of 65			
D	abtar 1	Alicia		James				
D	ebtor 1		iddle Name	Last Name				
De	ebtor 2							
(Sp	oouse, if filing)	First Name Mi	iddle Name	Last Name				
Uı	nited States I	Bankruptcy Court for the : <u>NORT</u>	HERN District	t of _ILLINOIS				
Ca	ase Number			(State)			Check	if this is an
	f known)						amend	ded filing
Offi	icial Fo	orm 106E/F						
		E/F: Creditors Who	. Hove II	Incooured Claims				12/15
ist the A/B: A/B: A/B: A/B: A/B: A/B: A/B: A/B:	he other pa Property (Coors with pa ed, copy the fany additi	arty to any executory contracts Official Form 106A/B) and on S artially secured claims that are	s or unexpired Schedule G: E e listed in Sch nber the entri and case num	d leases that could result in a executory Contracts and Unex hedule D: Creditors Who Have es in the boxes on the left. At	and Part 2 for creditors with NONPRIO claim. Also list executory contracts on prized Leases (Official Form 106G). Do the Claims Secured by Property. If more extach the Continuation Page to this pages.	n Schedule not includ space is	е	
1. D	o any cred	litors have priority unsecured	claims agains	st you?				
I	No. Go	to Part 2.						
Ī	Yes.							
e r	each claim I nonpriority a unsecured o	listed, identify what type of clair amounts. As much as possible,	n it is. If a clai list the claims Page of Part 1	m has both priority and nonprior in alphabetical order according I. If more than one creditor hold	ecured claim, list the creditor separately fority amounts, list that claim here and sho g to the creditor's name. If you have mor ds a particular claim, list the other credito ction booklet.)	ow both pri e than two	iority and priority	
,	·	,			·	claim	Priority	Nonpriority
							amount	amount
Pa	art 2:	ist All of Your NONPRIORITY Ur	isecured Clain	15				
3. D	o any cred	litors have nonpriority unsecu	ıred claims aç	gainst you?				
	No. You	u have nothing to report in this p	part. Submit t	his form to the court with your	other schedules.			
Ŀ	Yes.							
n ir	nonpriority to	unsecured claim, list the credito	r separately for holds a partic	or each claim. For each claim li	r who holds each claim. If a creditor has sted, identify what type of claim it is. Do ors in Part 3.If you have more than three	not list clai	ims already	
4.4	7 Advocat	e IL Masonic & Advocate Healt	h Care	st 4 digits of account number	XXXX			Total claim \$ 1,300.00
4.1	Creditor's N			st 4 digits of account number _				<u> </u>
		ttance Dr., Ste. 6994	WI	nen was the debt incurred?	2016			
	Number	Street						
			_ As	of the date you file, the claim is Contingent	s: Спеск ан that apply.			
	Chicago		_	Unliquidated				
	City Who owes	State Zip Co the debt? Check one.	ode	Disputed				
	Debtor 1	only						
	Debtor 2	2 only	Ту	pe of NONPRIORITY unsecured	I claim:			
	Debtor 1	and Debtor 2 only		Student loans.				
	At least	one of the debtors and another		Obligations arising out of a separa	-			
	_	if this claim relates to a	_	that you did not report as priority of				
		nity debt		Debts to pension or profit-sharing	plans, and other similar debts			
	No	n subject to offest?	_	lou o ii Mediaal/Diiiki	al Sanjaga			
	Yes			Other. Specify Medical/Denta	ai Services			

	Case to trozz	1 1100 07/20/10		DC3C Main
Debtor 1 Alicia	1	 Dacument	Page 20 of 65 Case Number (if known)	

Last Name

Middle Name

Part 2: Your NONPRIO	RITY Unsecured Claims - C	Continuation Page		
After listing any entries on t	his page, number them b	eginning with 4.4, followed by 4.5, ar	nd so forth.	Total Claim
4.2 Advocate IL Masonio	Phys. Grp.	Last 4 digits of account number _		\$ <u>55.00</u>
Creditor's Name			2017	
75 Remittance Dr., S	te. 6994	When was the debt incurred?	2017	
Number Street				
		As of the date you file, the claim is	: Check all that apply.	
		Contingent		
Chicago	IL 60675	Unliquidated		
City Who owes the debt? Ch	State Zip Code eck one.	Disputed		
Debtor 1 only				
Debtor 2 only		Type of NONPRIORITY unsecured	claim:	
Debtor 1 and Debtor 2	only	Student loans.		
At least one of the deb	tors and another	Obligations arising out of a separat	tion agreement or divorce	
Check if this claim r	elates to a	that you did not report as priority cla	aims	
community debt		Debts to pension or profit-sharing p	plans, and other similar debts	
Is the claim subject to d	offest?			
No		Other. Specify Medical/Dental	Services	
Yes				
4.3 Altran Financial LP/0	Capital One	Last 4 digits of account number _	X889	\$ <u>0.00</u>
Creditor's Name			2018	
P.O. Box 600		When was the debt incurred?	2018	
Number Street				
		As of the date you file, the claim is	: Check all that apply.	
		Contingent		
Sumava Resorts	IN 46379	Unliquidated		
City Who owes the debt? Ch	State Zip Code	Disputed		
_	еск опе.			
Debtor 1 only				
Debtor 2 only		Type of NONPRIORITY unsecured	claim:	
Debtor 1 and Debtor 2	-	Student loans.		
At least one of the deb		Obligations arising out of a separat		
Check if this claim r	elates to a	that you did not report as priority cla		
community debt		Debts to pension or profit-sharing p	plans, and other similar debts	
Is the claim subject to d	onest?		- · · · · ·	
No No		Other. Specify Credit Card or	Credit Use	
Yes AT T Director			2402	÷ 420.00
4.4 AT T Directv		Last 4 digits of account number _	3403	\$ <u>420.00</u>
Creditor's Name		When was the debt incurred?	2017-2017	
8014 Bayberry Rd		when was the debt incurred?		
Number Street				
		As of the date you file, the claim is	: Check all that apply.	
	EL 00050	Contingent		
Jacksonville	FL 32256	Unliquidated		
City Who owes the debt? Ch	State Zip Code eck one	Disputed		
Debtor 1 only	55K 5115.	_		
Debtor 2 only		Type of NONDBIODITY upgestred	alaim.	
Debtor 1 and Debtor 2	only	Type of NONPRIORITY unsecured Student loans.	Ciaiiii.	
=	•	Obligations arising out of a separat	tion agreement or diverse	
At least one of the deb		_		
Check if this claim r	elates to a	that you did not report as priority cl		
community debt	offest?	Debts to pension or profit-sharing p	pians, and other similar debts	
No	moot:	Collecting for C	Proditor	
Yes		Other. SpecifyCollecting for C	JI EURUI	
1€9				

		Cusc IO IIOZZ	DUCI	1 1100 0-120110	Littered 04/20/10 14:43:30	DC3C Main
Debtor 1	Alicia			Dacument	Page 21 of 65 Case Number (if known)	

Last Name

Middle Name

After I	isting any entries on this page, number them b	eginning with 4.4, followed by 4.5, and so forth.	Total Claim
4.5	Austin & Benta Patel/ABP Management	Last 4 digits of account number	\$ 9,000.00
1.0	Creditor's Name		
	7743 S,. Kingston Ave	When was the debt incurred? 2015	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	·	Contingent	
	Chicago IL 60649		
	City State Zip Code	Unliquidated	
	Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans.	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
l i	Check if this claim relates to a	that you did not report as priority claims	
'	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	s the claim subject to offest?		
	No	Other. Specify Residential Rental	
	Yes	_	
4.6	BK OF AMER	Last 4 digits of account number NULL	\$ <u>306.00</u>
	Creditor's Name	When was the debt incurred? 2014-2016	
	Po Box 982238	When was the debt incurred? 2014-2016	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	El Paso TX 79998	Unliquidated	
Ι,	City State Zip Code	Disputed	
	Who owes the debt? Check one.		
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	☐ Student loans.	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
Ι.	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	s the claim subject to offest?		
	No No	Other. Specify Credit Card or Credit Use	
	Yes	VVVV	A 420.00
4.7	Capital One	Last 4 digits of account numberXXXX	\$ <u>420.00</u>
	Creditor's Name PO Box 5294	When was the debt incurred? 2016	
		Wileli was the debt incurred:	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	Caral Stroom II 60107	Contingent	
	Carol Stream IL 60197	Unliquidated	
١ ,	City State Zip Code Who owes the debt? Check one.	Disputed	
	Debtor 1 only	_	
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans.	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
		that you did not report as priority claims	
'	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
	s the claim subject to offest?		
	No	Other. Specify Credit Card or Credit Use	
	Yes	Outor, opposity	

		Cusc ID IIUZZ	1 1100 07/20/10		DC3C Main
Debtor 1	Alicia		 Document	Page 22 of 65 Case Number (if known)	

Last Name

Middle Name

Part 2+ Your NONPRIORITY Unsecured Claims - 0	Continuation Page	
After listing any entries on this page, number them b	peginning with 4.4, followed by 4.5, and so forth.	Total Claim
4.8 Central Credit Services Inc.	Last 4 digits of account number	<u>\$623.00</u>
Creditor's Name		
PO Box 15118	When was the debt incurred?	
Number Street		
	As of the date you file, the claim is: Check all that apply.	
	Contingent	
Jacksonville FL 32239	Unliquidated	
City State Zip Code Who owes the debt? Check one.	Disputed	
Debtor 1 only		
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	Student loans.	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Check if this claim relates to a	that you did not report as priority claims	
community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is the claim subject to offest?		
No	Other. SpecifyDebt Owed	
Yes		
4.9 Chrysler Capital	Last 4 digits of account number 1000	\$_14 ,300.00
Creditor's Name	When was the debt incurred? 07/2017	
P.O. Box 961275	When was the debt incurred?	
Number Street		
	As of the date you file, the claim is: Check all that apply.	
	Contingent	
Fort Worth TX 76161	Unliquidated	
City State Zip Code Who owes the debt? Check one.	Disputed	
_		
Debtor 1 only		
Debtor 2 only	Type of NONPRIORITY unsecured claim: ☐ .	
Debtor 1 and Debtor 2 only	☐ Student loans.	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Check if this claim relates to a	that you did not report as priority claims	
community debt Is the claim subject to offest?	Debts to pension or profit-sharing plans, and other similar debts	
No	Deficiency Developed Auto	
Yes	Other. SpecifyDeficiency, Repo'd/Surr'd Auto	
City of Chicago Burgou Borleina	Last Addutes of an acceptance to	\$ 2,200.00
7.10	Last 4 digits of account number	\$ <u>2,200.00</u>
Creditor's Name 121 N. LaSalle St	When was the debt incurred? 2018	
Number Street		
Room 107	As of the date you file, the claim is: Check all that apply.	
Chicago IL 60602	Contingent	
City State Zip Code	Unliquidated	
Who owes the debt? Check one.	Disputed	
Debtor 1 only		
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	Student loans.	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Check if this claim relates to a	that you did not report as priority claims	
community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is the claim subject to offest?		
No	Other. Specify Debt Owed	
Yes	Salah Spooliy	

		Casc 10-11022	1 1100 04/20/10	LITTER 04/20/10 14.43.30	DC3C Main
Debtor 1	Alicia		 Dacument	Page 23 of 65 Number (if known)	

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Middle Name

After li	sting any entries on this page, number them be	eginning with 4.4, followed by 4.5, and so forth.	Total Claim
4.11	Crandon Emergency Physicians	Last 4 digits of account number XXXX	<u>\$ 625.00</u>
	Creditor's Name		
	8012 S. Crandon Ave.	When was the debt incurred? 2017	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Chicago IL 60617	Unliquidated	
	City State Zip Code	Disputed	
\ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \	Vho owes the debt? Check one.	Бізрисч	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim: □	
<u> </u>	Debtor 1 and Debtor 2 only	Student loans.	
L	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
[Check if this claim relates to a	that you did not report as priority claims	
l .	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	s the claim subject to offest?		
	No Tv	Other. Specify Medical/Dental Services	
<u> </u>	Yes		+ 400.00
4.12	Disney Movie Club	Last 4 digits of account number	\$ <u>100.00</u>
	Creditor's Name	When was the debt incurred?	
	PO Box 758	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	Neenah WI 54957	Contingent	
		Unliquidated	
v	City State Zip Code Vho owes the debt? Check one.	Disputed	
	Debtor 1 only		
Ī	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
l ř	Debtor 1 and Debtor 2 only	Student loans.	
l i	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
}	Check if this claim relates to a	that you did not report as priority claims	
"	community debt	Debts to pension or profit-sharing plans, and other similar debts	
ls	s the claim subject to offest?		
	No	Other. Specify Debt Owed	
	Yes	Cition. Opening	
4.13	Duvera/Easy Finance	Last 4 digits of account number	\$ 800.00
1.10	Creditor's Name	·	
	1910 Palmar Point Way	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Carlsbad CA 92008	Unliquidated	
	City State Zip Code		
<u>v</u>	Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
L	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
[Debtor 1 and Debtor 2 only	Student loans.	
[At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	s the claim subject to offest?	_	
	No	Other. SpecifyDebt Owed	
	Yes		

		Case to trozz	1 1100 07/20/10		DC3C Main
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Part 2# Your NONPRIORITY Unsecured Claims -	Continuation Page	
After listing any entries on this page, number them	beginning with 4.4, followed by 4.5, and so forth.	Total Claim
4.14 Family Dental Group Inc	Last 4 digits of account number 0800	\$ <u>300.00</u>
Creditor's Name	2040	
3855 W. Noth Ave	When was the debt incurred? 2018	
Number Street		
	As of the date you file, the claim is: Check all that apply.	
	Contingent	
Chicago IL 60647	Unliquidated	
City State Zip Code Who owes the debt? Check one.	Disputed	
Debtor 1 only		
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	Student loans.	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Check if this claim relates to a	that you did not report as priority claims	
community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is the claim subject to offest?		
No	Other. Specify Medical Debt	
Yes		
4.15 Fingerhut	Last 4 digits of account number	\$ 800.00
Creditor's Name		
PO Box 1250	When was the debt incurred?	
Number Street		
	As of the date you file, the claim is: Check all that apply.	
	Contingent	
St. Cloud MN 56395	Unliquidated	
City State Zip Code Who owes the debt? Check one.	Disputed	
_		
Debtor 1 only		
Debtor 2 only	Type of NONPRIORITY unsecured claim: □	
Debtor 1 and Debtor 2 only	☐ Student loans.	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Check if this claim relates to a	that you did not report as priority claims	
community debt Is the claim subject to offest?	Debts to pension or profit-sharing plans, and other similar debts	
No	Cundik Cond on Condik Uno	
Yes	Other. Specify Credit Card or Credit Use	
First Promier Pank	Look Address of a count month on	\$ 0.00
4.10	Last 4 digits of account number	\$ <u>0.00</u>
Creditor's Name PO Box 5524	When was the debt incurred?	
Number Street		
Number		
	As of the date you file, the claim is: Check all that apply.	
Sioux Falls SD 57117	Contingent	
City State Zip Code	Unliquidated	
Who owes the debt? Check one.	Disputed	
Debtor 1 only		
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	Student loans.	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Check if this claim relates to a	that you did not report as priority claims	
community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is the claim subject to offest?	= ==== to position of profit officially plants, and outlet official doubte	
No	Other. Specify Credit Card or Credit Use	
Yes		

Debtor 1 Alicia Page 25 of 65 Case Number (if known)		Ouco I	, <u></u>	D 00 ±	1 1104 0 1/20/20	E110100 0 1/20/10 1 1: 10:00	Dood Main
	Debtor 1	Alicia			Dacument	Page 25 of 65 Case Number (if known)	

Last Name

Middle Name

After li	sting any entries on this page, number them b	reginning with 4.4, followed by 4.5, and so forth.	Total Claim
4.17	Honor Finance	Last 4 digits of account number9809	\$ 4,612.00
	Creditor's Name	<u> </u>	
	909 Davis St Ste 260	When was the debt incurred? 2014-05-12	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Evanston IL 60201		
	City State Zip Code	Unliquidated	
V	Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
[Debtor 1 and Debtor 2 only	Student loans.	
Ī	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
1	Check if this claim relates to a	that you did not report as priority claims	
"	community debt	Debts to pension or profit-sharing plans, and other similar debts	
l:	s the claim subject to offest?		
	No	Other. Specify Debt Owed	
	Yes	outidi. Opcony	
4.18	Mauer Law PC	Last 4 digits of account number	\$ 100.00
4.10	Creditor's Name		·
	123 W Madison	When was the debt incurred?	
	Number Street		
	#1500		
	#1000	As of the date you file, the claim is: Check all that apply.	
	Chicago IL 60602	Contingent	
	City State Zip Code	Unliquidated	
V	Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
l i	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
1	Debtor 1 and Debtor 2 only	Student loans.	
}	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
		that you did not report as priority claims	
[Check if this claim relates to a community debt		
	s the claim subject to offest?	Debts to pension or profit-sharing plans, and other similar debts	
ĺ	No	Out of Out of Debt Owed	
li	Yes	Other. Specify Debt Owed	
<u> </u>	Midland Credit Management	Look & district of account country	\$ 2,800.00
4.19		Last 4 digits of account number	<u> </u>
	Creditor's Name 2365 Northside Dr	When was the debt incurred?	
	Number Street		
	Suite 300	As of the date you file, the claim is: Check all that apply.	
	O	Contingent	
	San Diego CA 92108	Unliquidated	
v	City State Zip Code Who owes the debt? Check one.	Disputed	
li	Debtor 1 only		
	=	Turn of NONDRIODITY and a series	
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	☐ Student loans.	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
[Check if this claim relates to a	that you did not report as priority claims	
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
"	s the claim subject to offest?	—	
	No T	Other. Specify Collecting for Creditor	
	Yes		

	Cusc 10 11022	1 1100 07/20/10		DC3C Main
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Last Name

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After li	sting any entries on this page, number them be	eginning with 4.4, followed by 4.5, and so forth.	Total Claim
4.20	Norwegian American Hospital	Last 4 digits of account number	\$ <u>100.00</u>
0	Creditor's Name	·	
	1044 N. Francisco Ave.	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Chicago IL 60622	Unliquidated	
l .	City State Zip Code	Disputed	
\ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \	Vho owes the debt? Check one.		
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	☐ Student loans.	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
[Check if this claim relates to a	that you did not report as priority claims	
	community debt s the claim subject to offest?	Debts to pension or profit-sharing plans, and other similar debts	
Ï	No	Other, Specify Medical/Dental Service	
l i	Yes	Other. Specify Medical/Dental Service	
4 24	Pendrick Capital Partners	Last 4 digits of account number	\$ 100.00
4.21	Creditor's Name	Last 4 digits of account number	<u> </u>
	6029 Ridge Ford Drive	When was the debt incurred?	
	Number Street		
		As of the date you file the claim is: Check all that analy	
		As of the date you file, the claim is: Check all that apply.	
	Burke VA 22015	☐ Contingent	
	City State Zip Code	Unliquidated	
<u> </u>	Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans.	
[At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
!	s the claim subject to offest?		
	No	Other. Specify Debt Owed	
H	Yes PLS Loan Store/Payday Loan Store		\$ 500.00
4.22		Last 4 digits of account number	\$ 300.00
	Creditor's Name 9920 S. Western Ave.	When was the debt incurred? 2018	
	Number Street		
	- Tallibor		
		As of the date you file, the claim is: Check all that apply.	
	Chicago IL 60643	Contingent	
	City State Zip Code	Unliquidated	
V	Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
[Debtor 2 only	Type of NONPRIORITY unsecured claim:	
[Debtor 1 and Debtor 2 only	Student loans.	
[At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
[Check if this claim relates to a	that you did not report as priority claims	
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	s the claim subject to offest?	<u> </u>	
	■No ¬	Other. Specify PayDay Loan	
1	Yes		

	Ouse to trock	1 1100 0-1/20/10		DC3C Main
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Middle Name

After listing any entries on this pa	nge, number them begin	ning with 4.4, followed by 4.5, and so forth	h.	Total Claim
4.23 PNC Bank		ast 4 digits of account numberXXXX		\$ <u>400.00</u>
Creditor's Name				
222 Delaware Avenue		When was the debt incurred? 2016		
Number Street				
		As of the date you file, the claim is: Check all	that apply	
		Contingent	ом. орр.).	
Wilmington	DE 19899	Unliquidated		
City	State Zip Code	= '		
Who owes the debt? Check or	e.	Disputed		
Debtor 1 only				
Debtor 2 only		ype of NONPRIORITY unsecured claim:		
Debtor 1 and Debtor 2 only	[Student loans.		
At least one of the debtors ar	d another	Obligations arising out of a separation agreeme	ent or divorce	
Check if this claim relates	to a	that you did not report as priority claims		
community debt	[Debts to pension or profit-sharing plans, and of	ther similar debts	
Is the claim subject to offest?	•			
No		Other. Specify Credit Card or Credit Use	e	
Yes	•			
4.24 PPIL/Planned Parenthood		ast 4 digits of account number		\$ 94.00
Creditor's Name				
18 S. Michigan Ave, 6 Fl.		When was the debt incurred? 2017		
Number Street				
		As of the date you file, the claim is: Check all	that apply	
		¬ · · · · ·	шасарріу.	
Chicago	IL 60603	_ Contingent		
City	State Zip Code	Unliquidated		
Who owes the debt? Check or	e.	Disputed		
Debtor 1 only				
Debtor 2 only		ype of NONPRIORITY unsecured claim:		
Debtor 1 and Debtor 2 only	[Student loans.		
At least one of the debtors ar	d another	Obligations arising out of a separation agreeme	ent or divorce	
Check if this claim relates	to a	that you did not report as priority claims		
community debt	[Debts to pension or profit-sharing plans, and of	ther similar debts	
Is the claim subject to offest?	•			
No		Other. Specify Debt Owed		
Yes	•			
4.25 Residential Funding		ast 4 digits of account number		\$ 500.00
Creditor's Name			 _	
1 N Dearborn		Vhen was the debt incurred?		
Number Street				
#1300		a of the data you file the alaim is. Check all	that annly	
<u> </u>		As of the date you file, the claim is: Check all	шас арріу.	
Chicago	IL 60602	Contingent		
City	State Zip Code	Unliquidated		
Who owes the debt? Check or		Disputed		
Debtor 1 only				
Debtor 2 only		ype of NONPRIORITY unsecured claim:		
Debtor 1 and Debtor 2 only		Student loans.		
At least one of the debtors ar	d another	Obligations arising out of a separation agreeme	ent or divorce	
Check if this claim relates	_	that you did not report as priority claims		
community debt	ĭ ï	Debts to pension or profit-sharing plans, and of	ther similar debts	
Is the claim subject to offest?				
No	ı	Other. Specify Debt Owed		
Yes		Suidi. Openiy		

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Last Name

Middle Name

After li	sting any entries on this page, number them be	eginning with 4.4, followed by 4.5, and so forth.	Total Claim
4.26	Robert J. Semrad/Debt Stoppers	Last 4 digits of account number	\$_3,500.00
	Creditor's Name		
	20 S. Clark St., 28th floor	When was the debt incurred? 2016	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Chicago IL 60603	Unliquidated	
١.,	City State Zip Code	Disputed	
"	Who owes the debt? Check one.		
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans.	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
[Check if this claim relates to a community debt	that you did not report as priority claims	
	s the claim subject to offest?	Debts to pension or profit-sharing plans, and other similar debts	
ĺ	No	Other, Specify Services Rendered	
li	Yes	Other. Specify Services Rendered	
4 27	Rush Medical Center	Last 4 digits of account number	\$ 250.00
4.27	Creditor's Name	Last 4 digits of account number	¥
	1700 W. Van Buren	When was the debt incurred? 2017	
	Number Street		
		As of the date you file the plain in Check all that each	
		As of the date you file, the claim is: Check all that apply.	
	Chicago IL 60612	Contingent	
	City State Zip Code	Unliquidated	
<u> </u>	Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
[Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans.	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
l ī	Check if this claim relates to a	that you did not report as priority claims	
'	community debt	Debts to pension or profit-sharing plans, and other similar debts	
l is	s the claim subject to offest?		
	No	Other. Specify Medical/Dental Services	
	Yes		
4.28	Rush Oak Park Hospital	Last 4 digits of account number 9174	\$ <u>250.00</u>
	Creditor's Name	When was the debt incurred? 2018	
	Dept. 4667	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Carol Stream IL 60122	Unliquidated	
v	City State Zip Code Who owes the debt? Check one.	Disputed	
ľ	Debtor 1 only		
	Debtor 2 only	Type of NONDBIORITY unacquired elemen	
		Type of NONPRIORITY unsecured claim: Student loans.	
	Debtor 1 and Debtor 2 only	Student loans. Obligations arising out of a separation agreement or divorce	
	At least one of the debtors and another		
[Check if this claim relates to a	that you did not report as priority claims	
	community debt s the claim subject to offest?	Debts to pension or profit-sharing plans, and other similar debts	
<u> </u>	No	Other. Specify Medical/Dental Services	
	Yes	Other. Specify	

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Middle Name

After	listing any entries on this page, number them b	beginning with 4.4, followed by 4.5, and so forth.	Total Claim
4.29	Santander Consumer USA	Last 4 digits of account number	\$ <u>0.00</u>
20	Creditor's Name		
	PO Box 560284	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Fort Worth TX 75356	Unliquidated	
	City State Zip Code	Disputed	
	Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans.	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offest?	<u> </u>	
	■ No	Other. Specify	
	Yes		500.00
4.30	-	Last 4 digits of account number	\$ <u>500.00</u>
	Creditor's Name	When was the debt incurred?	
	8012 S. Crandon	when was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	Chicago II 60617	Contingent	
	Chicago IL 60617	Unliquidated	
	City State Zip Code Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans.	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offest?		
	No	Other. Specify Medical/Dental Service	
	Yes		
4.31	Speedy Cash	Last 4 digits of account number	<u>\$_500.00</u>
	Creditor's Name		
	8400 E. 32nd Street N	When was the debt incurred? 2018	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Bel Aire KS 67226	Unliquidated	
	City State Zip Code	Disputed	
	Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim: ☐	
	Debtor 1 and Debtor 2 only	Student loans.	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offest?	Dev Dev Leep	
	Yes	Other. Specify PayDay Loan	
	1 1100		

Debtor 1	Alicia				Page 30 of 65	DCSC Main
	First Name	Middle Name		Last Name		

After I	isting any entries on this page, number them b	peginning with 4.4, followed by 4.5, and so forth.	Total Claim
4.32	St. Augustine College	Last 4 digits of account number	\$ <u>5,000.00</u>
1.02	Creditor's Name		
	1345 W. Argyle St.	When was the debt incurred? 2016	
	Number Street		
		As of the date you file the claim is. Check all that each	
		As of the date you file, the claim is: Check all that apply.	
	Chicago IL 60640	Contingent	
	City State Zip Code	Unliquidated	
١ ،	Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans.	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
		that you did not report as priority claims	
	Check if this claim relates to a community debt		
	Is the claim subject to offest?	Debts to pension or profit-sharing plans, and other similar debts	
	No	Other Couries Debt Owed	
	Yes	Other. Specify Debt Owed	
4	University of Chicago Hospital	Look 4 digits of account number	\$ 500.00
4.33		Last 4 digits of account number	\$ <u>500.00</u>
	Creditor's Name 1122 Paysphere Circle	When was the debt incurred?	
		when was the debt incurred:	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Chicago IL 60674	Unliquidated	
١,	City State Zip Code Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans.	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	ls the claim subject to offest?		
	No	Other. Specify Medical/Dental Services	
	Yes		
4.34	University of Chicago Phys Grp	Last 4 digits of account number	<u>\$ 100.00</u>
	Creditor's Name		
	75 Remittance Dr., Ste. 1385	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Chicago IL 60675		
	City State Zip Code	Unliquidated	
١ '	Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans.	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offest?		
	No	Other. Specify Medical/Dental Services	
	Yes	Other. Specify	

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Page 31 of 65 Case Number (if known) Document Alicia Debtor 1 Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. **Total Claim** University Pathologists, PC \$ 80.00 Last 4 digits of account number _ Creditor's Name 2017 PO Box 805864 When was the debt incurred? Number As of the date you file, the claim is: Check all that apply. Contingent 60680 Chicago Unliquidated City State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Debtor 1 and Debtor 2 only Student loans. At least one of the debtors and another Obligations arising out of a separation agreement or divorce that you did not report as priority claims Check if this claim relates to a Debts to pension or profit-sharing plans, and other similar debts community debt Is the claim subject to offest? No Other. Specify Medical/Dental Services Yes Westgate Resorts \$ 5,500.00 Last 4 digits of account number 4.36 Creditor's Name 7450 Sandlake Commons Blvd. When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent Orlando 32819 Unliquidated City State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Student loans. Debtor 1 and Debtor 2 only At least one of the debtors and another Obligations arising out of a separation agreement or divorce

that you did not report as priority claims

Other. Specify ___Debt Owed

Debts to pension or profit-sharing plans, and other similar debts

Check if this claim relates to a community debt

Is the claim subject to offest?

No

Yes

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Alicia

Document

Debtor 1

List Others to Be Notified for a Debt That You Already Listed

5.	. Use this page only if you have others to be notified about your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the original creditor in Parts 1 or 2, then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Parts 1 or 2, list the additional creditors here. If you do not have additional persons to be notified for any debts in Parts 1 or 2, do not fill out or submit this page.					
	LVNV Funding LLC, Bankruptcy Dept.		On which entry in Part 1 or Part 2 lis	st the original creditor?		
	Name PO Box 10584		Line 7 of (Check one):	Part 1: Creditors with Priority Unsecured Claims		
	Number Street	-		Part 2: Creditors with Nonpriority Unsecured Claims		
		29603	Last 4 digits of account number	_xxxx		
	City State Zip C	ode				
	Valentine & Kebartas, Bankruptcy Dept. Name		On which entry in Part 1 or Part 2 lis	st the original creditor?		
	1530 Maple Pointe Ct.	-	Line 7 of (Check one):	Part 1: Creditors with Priority Unsecured Claims		
	Number Street			Part 2: Creditors with Nonpriority Unsecured Claims		
	Lauranea illa	20042	Last 4 digits of account number	xxxx		
		30043 Code	Last 4 digits of account number			
	Arnold Scott Harris PC, Bankruptcy Dept.		On which entry in Part 1 or Part 2 lis	st the original creditor?		
	Name 111 W Jackson Blvd Ste 600	•	Line 10 of (Check one):	Part 1: Creditors with Priority Unsecured Claims		
	Number Street	-		Part 2: Creditors with Nonpriority Unsecured Claims		
		-				
	Chicago	60604	Last 4 digits of account number			
	City State Zip C	ode				
	Commonwealth Financial Systems	-	On which entry in Part 1 or Part 2 lis	st the original creditor?		
	Name 245 Main St.		Line 11 of (Check one):	Part 1: Creditors with Priority Unsecured Claims		
	Number Street			Part 2: Creditors with Nonpriority Unsecured Claims		
		-				
		18519	Last 4 digits of account number	_XXXX		
	Clark First Mun Div. 2016 M1 100800	oue	On which are 1 Post Post	A the contribution of the Co		
	Clerk, First Mun Div, 2016-M1-109809 Name		On which entry in Part 1 or Part 2 lis	_ `		
	50 W. Washington St., Rm. 1001	-	Line 17 of (Check one):	Part 1: Creditors with Priority Unsecured Claims		
	Number Street			Part 2: Creditors with Nonpriority Unsecured Claims		
	Chicago			0000		
	City State Zip C	60602 - ode	Last 4 digits of account number	9809		
	Mauer Law PC, Bankruptcy Dept.		On which entry in Part 1 or Part 2 lis	st the original creditor?		
	Name 123 W Madison Ste 1500		Line 17 of (Check one):	Part 1: Creditors with Priority Unsecured Claims		
	Number Street	-	2. (3.100.1019).	Part 2: Creditors with Nonpriority Unsecured Claims		
		-				
	Chicago IL	60602	Last 4 digits of account number	9809		
	City State Zip	Code				

Official Form 106E/F

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Last Name Clerk, First Mun Div, 2015 M1 110011 On which entry in Part 1 or Part 2 list the original creditor? Name 50 W. Washington St., Rm. 1001 Line 19 of (Check one): Part 1: Creditors with Priority Unsecured Claims Part 2: Creditors with Nonpriority Unsecured Claims Street Number Chicago IL 60602 Last 4 digits of account number ____ ___ State Zip Code Blitt and Gaines, PC, Bankruptcy Dept. On which entry in Part 1 or Part 2 list the original creditor? Name Line 19 of (Check one): Part 1: Creditors with Priority Unsecured Claims 661 Glenn Ave. Part 2: Creditors with Nonpriority Unsecured Claims Number Street 60090 Wheeling Last 4 digits of account number ____ _ City State Zip Code Credit Collection Services, Bankruptcy Dept. On which entry in Part 1 or Part 2 list the original creditor? Name 725 Canton Street Part 1: Creditors with Priority Unsecured Claims Line 23 of (Check one): Part 2: Creditors with Nonpriority Unsecured Claims Number MA 02062 Norwood Last 4 digits of account number ____ XXXX_____ State Zip Code City Clerk, First Mun Div, 2007 M1 706837 On which entry in Part 1 or Part 2 list the original creditor? Name 50 W. Washington St., Rm. 1001 Line <u>25</u> of (Check one): Part 1: Creditors with Priority Unsecured Claims Part 2: Creditors with Nonpriority Unsecured Claims Number Street IL 60602 Chicago Last 4 digits of account number _ State Zip Code City Nationwide Credit & Collection, Bankruptcy Dept. On which entry in Part 1 or Part 2 list the original creditor? Name 815 Commerce Dr., Ste. 100 Part 1: Creditors with Priority Unsecured Claims Line 28 of (Check one): Part 2: Creditors with Nonpriority Unsecured Claims Number Street IL 60523 Oak Brook Last 4 digits of account number ____ 9174____

State Zip Code

Official Form 106E/F

Alicia

Debtor 1

City

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Alicia Debtor 1

	nounts of certain types of unsecured claims. This information is founts for each type of unsecured claim.		
			Total claim
otal claims om Part 1	6a. Domestic support obligations	6a.	\$0.00
	6b. Taxes and Certain other debts you owe the government	6b.	\$0.00
	6c. Claims for death or personal injury while you were intoxicated	6c.	\$0.00
	6d. Other. Add all other priority unsecured claims. Write that amount here.	6d.	\$0.00
	6e. Total. Add lines 6a through 6d.	6e.	\$0.00
			Total claim
otal claims	6f. Student loans	6f.	\$0.00
	6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$0.00
	6h. Debts to pension or profit-sharing plans, and other similar debts	6h.	\$0.00
	6i. Other. Add all other nonpriority unsecured claims. Write that amount here.	6i.	\$56,635.00
	6j. Total. Add lines 6f through 6i.	6j.	\$56,635.00

		Caso 19		Eilad 04/20/19	Entor	ed 04/20/18 14:49:5	56 Desc Main	
Fi	ll in this in	formation to iden	tify your case:			5 of 65		
D	ebtor 1	Alicia		James				
n	ebtor 2	First Name	Middle Name	Last Name				
	pouse, if filing)	First Name	Middle Name	Last Name				
U	nited States	Bankruptcy Court fo	r the : <u>NORTHERN</u> District of	ILLINOIS				
С	ase Number			(State)			Check if this is	an
	f known)						amended filing	
Off	icial F	orm 106G						
Scł	nedule	G: Execut	ory Contracts and	Unexpired Lea	ses			12/1
Be as	complete	and accurate as	possible. If two married peopeded, copy the additional page	le are filing together, both	n are equal	ly responsible for supplying coattach it to this page. On the to	rrect p of anv	
addit	ional page	s, write your nam	e and case number (if known).		and page: en me to	py	
1. [_	-	contracts or unexpired leases					
	_					thing else to report on this form.		
L	→ Yes. Fil	I in all of the inforr	mation below even if the contra	acts or leases are listed in	Schedule A	N/B: Property (Official Form 106A	√B)	
2. L	ist separat	elv each person	or company with whom you h	nave the contract or lease	. Then stat	e what each contract or lease is	s for (for	
е	xample, re	nt, vehicle lease,				klet for more examples of executor		
u	inexpired le	ases.						
	Person or	company with w	hom you have the contract or	lease		State what the contract or	r lease is for	
2.1								
	Name				-			
	Number	Street			-			
	Number	Sueet						
	City		State Z	p Code	-			
2.2								
	Name				-			
	Number	Street			-			
	City		State Z	p Code	-			
2.3								
	Name							
	Number	Street			-			
					_			
	City		State Z	p Code				
2.4								
	Name				-			
	Number	Street			-			
	Number	Street						
	City		State Z	p Code	-			
2.5								
	Name				=			
	Number	Street			-			
	Nulliber	Sueer						

State Zip Code

City

Official Form 106G

Fill in this inf	formation to iden	tify your case:	
Debtor 1	Alicia	James	
	First Name	Middle Name	Last Name
Debtor 2	-		
(Spouse, if filing)	First Name	Middle Name	Last Name
United States I		r the : <u>NORTHERN</u> District of _	ILLINOIS(State)
(If known)			_

Official Form 106H

Schedule H: Your Codebtors 12/15

Codebtors are people or entities who are also liable for any debts you may have. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, and number the entries in the boxes on the left. Attach the Additional Page to this page. On the top of any Additional Pages, write your name and case number (if known). Answer every question.

any Additional Pages, write your name and case number (if known). Answer every question.								
1. D	o you have any coo	ebtors? (If you are filing a joint	case, do not list either spous	se as a codebtor.)				
	No.							
	Yes							
	2. Within the last 8 years, have you lived in a community property state or territory? (Community property states and territories include Arizona, California, Idaho, Lousiiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, and Wisconsin.)							
	No. Go to line 3.							
	Yes. Did your sp	ouse, former spouse, or legal ed	uivalent live with you at the	time?				
	_	n community state or territory die	d you live?	Fill in the n	ame and current address of that person.			
	Name of your spo	use, former spouse or legal equivalent						
	Number St	reet						
	City		State	Zip Code				
3 In	-	f vour codebtors. Do not inclu		•	is filing with you. List the person			
		Form 106D), Schedule E/F (Off edule G to fill out Column 2. debtor	icial Form 106E/F), or Sche	dule G (Official Fo	Column 2: The creditor to whom you owe the debt Check all schedules that apply:			
3.1					Schedule D, line			
	Name			_	Schedule E/F, line			
	Number Stre	et			Schedule G, line			
	City	S	tate Z	Zip Code				
3.2				_	Schedule D, line			
	Name			_	Schedule E/F, line			
	Number Stre	et		_	Schedule G, line			
	City	S	tate Z	Zip Code	_			
3.3				_	Schedule D, line			
	Name			_	Schedule E/F, line			
	Number Stre	et			Schedule G, line			
	City	S	tate Z	Zip Code				

Official Form 106H Record # 763501 Schedule H: Your Codebtors Page 1 of 1

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				<u> 1 700. 37</u> 01 03
Fill in this ir	nformation to identi	fy your case:		
Debtor 1	Alicia		James	
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse, if filing)	First Name	Middle Name	Last Name	
Case Numbe		the : <u>NORTHERN DISTRICT C</u>	F ILLINOIS	Check if this is:
(If known)				An amended filing
				A supplement showing post-petition
				chapter 13 income as of the following date:
official F	orm 106I			MM / DD / YYYY

Schedule I: Your Income

12/15

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Pa	rt 1: Describe Employment					
1.	Fill in your employment information		Debtor 1		Debtor 2 or non-filing spouse	
	If you have more than one job, attach a separate page with information about additional employers.	Employment status	X Employed Not employed		Employed Not employed	
	Include part-time, seasonal, or self-employed work.	Occupation	Monitor Tech			
	Occupation may Include student or homemaker, if it applies.	Employers name	Alexian Brothers			
		Employers address	800 Biesterfield R	d		
			Elk Grove Village,	, IL 60007	<u>,</u>	
	How long employed there? Since 12/1/2016					
Pa	rt 2: Give Details About Month	ly Income				
	spouse unless you are separated. If you or your non-filing spouse ha	he date you file this form. If you have more than one employer, comb	ine the information for a		, ,	
				For Debtor 1	For Debtor 2 or non-filing spouse	
List monthly gross wages, salary and commissions (before all payroll deductions). If not paid monthly, calculate what the monthly wage would be.			•	\$2,534.85	\$0.00	
3.	Estimate and list monthly overti	me pay.		\$0.00	\$0.00	
4.	Calculate gross income. Add line	e 2 + line 3.		\$2,534.85	\$0.00	

 Official Form 106I
 Record # 763501
 Schedule I: Your Income
 Page 1 of 2

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Debtor 1 Alicia

Alicia Document
First Name Middle Name Last Name

Case Number (if known) _

				For Debtor 1	For Debtor 2 non-filing sp		
	Copy	y line 4 here	4.	\$2,534.85	\$0.0	00	
5. L	ist all	payroll deductions:	_	_			
	5a. T	ax, Medicare, and Social Security deductions	5a.	\$435.74		\$0.00	
	5b. N	landatory contributions for retirement plans	5b.	\$0.00		\$0.00	
	5c. V	oluntary contributions for retirement plans	5c.	\$0.00		\$0.00	
	5d. F	Required repayments of retirement fund loans	5d.	\$0.00		\$0.00	
	5e. lı	nsurance	5e.	\$0.00		\$0.00	
	5f. C	Oomestic support obligations	5f.	\$0.00		\$0.00	
	5g. L	Inion dues	5g.	\$0.00		\$0.00	
	5h. C	Other deductions. Specify:	5h.	\$0.67		\$0.00	
6. A	dd the	payroll deductions. Add lines 5a + 5b + 5c + 5d + 5e +5f + 5g +5h.	6.	\$436.41		\$0.00	
7. C	alcula	te total monthly take-home pay. Subtract line 6 from line 4.	7.	\$2,098.44	\$0.0	0	
8. L i	st all	other income regularly received:	_				
	8a.	Net income from rental property and from operating a business,					
		profession, or farm					
		Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total					
		monthly net income.	8a.	\$0.00		\$0.00	
	8b.	Interest and dividends	8b.	\$0.00		\$0.00	
	8c.	Family support payments that you, a non-filing spouse, or a	8c.	\$ 0.00		\$ 0.00	
		dependent regularly receive					
		Include alimony, spousal support, child support, maintenance, divorce					
		settlement, and property settlement.					
	8d.	Unemployment compensation	8d.	\$0.00		\$0.00	
	8e.	Social Security	8e.	\$0.00		\$0.00	
	8f.	Other government assistance that you regularly receive	8f.	\$244.00		\$0.00	
		Include cash assistance and the value (if known) of any non-cash	_				
		assistance that you receive, such as food stamps (benefits under the					
		Supplemental Nutrition Assistance Program) or housing subsidies.					
		Specify:					
	8g.	Pension or retirement income	8g	\$0.00		\$0.00	
	8h.	Other monthly income. Specify:	8h	\$0.00		\$0.00	
9.	Add	all other income. Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g + 8h.	9	\$244.00		\$0.00	
10.		ulate monthly income. Add line 7 + line 9.	10.	\$2,342.44 +	\$0.0	0 =	\$2,342.44
	Add	the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	_				
11.	State	all other regular contributions to the expenses that you list in Schedule	e <i>J</i> .				
	Inclu	de contributions from an unmarried partner, members of your household, yo	our depender	nts, your roommates, and	d		
	othe	friends or relatives.					
		ot include any amounts already included in lines 2-10 or amounts that are r		o pay expenses listed in	Schedule J.		
	Spec	jify:				11.	\$0.00
12.		the amount in the last column of line 10 to the amount in line 11. The res		•			
		e that amount on the Summary of Schedules and Statistical Summary of Ce		es and Related Data, if i	t applies	12.	\$2,342.44
13.	_	ou expect an increase or decrease within the year after you file this form	1?				
	XI						
	П,	Yes. Explain:					

Och chale Is Vern Francisco	12/15
Debtor 2 (Spouse, if filing) First Name Middle Name Last Name United States Bankruptcy Court for the:NORTHERN DISTRICT OF ILLINOIS Case Number (If known) Official Form 106J Schedule J: Your Expenses Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every	12/15
(Spouse, if filing) First Name Middle Name Last Name United States Bankruptcy Court for the:NORTHERN DISTRICT OF ILLINOIS Case Number (If known) Official Form 106J Schedule J: Your Expenses Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every	12/15
United States Bankruptcy Court for the:NORTHERN DISTRICT OF ILLINOIS	2/15
Case Number	12/15
Official Form 106J A separate filing for Debtor 2 because Debtor 2 maintains a separate household. Schedule J: Your Expenses Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every	12/15
Schedule J: Your Expenses Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every	12/15
Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every	12/15
more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every	
Part 1: Describe Your Household	
1. Is this a joint case?	
X No. Go to line 2. Yes. Does Debtor 2 live in a separate household?	
No.	
Yes. Debtor 2 must file a separate Schedule J.	
2. Do you have dependents? No Dependent's relationship to Dependent's Does dependent live	
Do not list Debtor 1 and Yes. Fill out this information for Debtor 1 or Debtor 2 age with you?	_
Debtor 2. each dependent Daughter 12 X Yes	
Do not state the dependents' names.	
Daughter 10 X Yes	
X No	
Yes	
X No	
Yes	
3. Do your expenses include X No	
expenses of people other than yourself and your dependents? X No Yes	
yearest and year depondence.	
Part 2: Estimate Your Ongoing Monthly Expenses Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report	
expenses as of a date after the bankruptcy is filed. If this is a supplemental <i>Schedule J</i> , check the box at the top of the form and fill in the applicable date.	
Include expenses paid for with non-cash government assistance if you know the value	
of such assistance and have included it on Schedule I: Your Income (Official Form 106I.) Your expenses	
4. The rental or home ownership expenses for your residence. Include first mortgage payments and	00
any rent for the ground or lot. 4. \$1,000. If not included in line 4:	.00
	.00
	.00
4c. Home maintenance, repair, and upkeep expenses 4c. \$0.	.00
4d. Homeowner's association or condominium dues 4d. \$0.	.00

Schedule J: Your Expenses

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Case Number (if known) __

Document

Alicia

Debtor 1

First Name Middle Name Last Name Your expenses \$0.00 5 Additional Mortgage payments for your residence, such as home equity loans 6. **Utilities:** \$0.00 6a. 6a. Electricity, heat, natural gas \$0.00 6b. Water, sewer, garbage collection \$159.00 Telephone, cell phone, internet, satellite, and cable service \$ 0.00 Other. Specify: 6d. \$550.00 7. 7. Food and housekeeping supplies \$90.00 8. 8. Childcare and children's education costs \$130.00 9. Clothing, laundry, and dry cleaning 10. \$60.00 Personal care products and services 10. \$75.00 11. Medical and dental expenses 11. \$200.00 **Transportation.** Include gas, maintenance, bus or train fare. 12. Do not include car payments. \$65.00 13. Entertainment, clubs, recreation, newspapers, magazines, and books \$0.00 14. Charitable contributions and religious donations 14. 15. Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20. \$0.00 15a. 15a. Life insurance \$0.00 15b. Health insurance 15b. \$0.00 15c. Vehicle insurance 15c. \$0.00 15d. 15d. Other insurance. Specify: 16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. \$0.00 16 17. Installment or lease payments: \$0.00 17a. 17a. Car payments for Vehicle 1 \$0.00 17b. Car payments for Vehicle 2 17b \$0.00 17c. 17c. Other. Specify:_ \$0.00 17d. Other. Specify: 17d. 18. Your payments of alimony, maintenance, and support that you did not report as deducted \$0.00 from your pay on line 5, Schedule I, Your Income (Official Form 106I). 18. 19. Other payments you make to support others who do not live with you. \$0.00 19. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income. 20a. Mortgages on other property 20a. \$ 0.00 20b. \$ 0.00 20b. Real estate taxes \$ 0.00 20c. Property, homeowner's, or renter's insurance 20c. \$ 0.00 20d. 20d. Maintenance, repair, and upkeep expenses \$ 0.00 20e 20e. Homeowner's association or condominium dues

Official Form 106J Record # 763501 Schedule J: Your Expenses Page 2 of 3 Case 18-11622 Doc 1 Filed 04/20/18 Entered 04/20/18 14:49:56 Desc Main Document Page 41 of 65

Alicia Debtor 1 Case Number (if known) _ First Name Middle Name Last Name \$5.00 21. Other. Specify: ___Postage/Bank Fees (\$5.00), 21. \$2,334.00 22.. Your monthly expense: Add lines 4 through 21. 22. The result is your monthly expenses. 23. Calculate your monthly net income. \$2,342.44 23a. 23a. Copy line 12 (your comibined monthly income) from Schedule I. \$2,334.00 23b. Copy your monthly expenses from line 22 above. 23b.-\$8.44 23c. Subtract your monthly expenses from your monthly income. 23c. The result is your monthly net income. 24. Do you expect an increase or decrease in your expenses within the year after you file this form? For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage? X No Explain Here: Yes.

 Official Form 106J
 Record #
 763501
 Schedule J: Your Expenses
 Page 3 of 3

Fill in this in	formation to ident	tify your case:	
Debtor 1	Alicia	James	
	First Name	Middle Name	Last Name
Debtor 2	-		
(Spouse, if filing)	First Name	Middle Name	Last Name
United States	Bankruptcy Court for	r the : <u>NORTHERN</u> District of _	ILLINOIS_ (State)
Case Number (If known)	-		

Official Form 106 Dec

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Sign Below	
_	T an attorney to help you fill out bankruptcy forms?
No ☐ Yes. Name of Person	Attach Pankruntay Polition Propagata Nation Deplacation and
Tes. Name of Ferson	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).
Under namelty of marity of I declare that I have no	
correct.	d the summary and schedules filed with this declaration and that they are true and
An Int Allete Towns	40
/s/ Alicia James Signature of Debtor 1	Signature of Debtor 2
Date 04/20/2018	Date
MM / DD / YYYY	MM / DD / YYYY

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		D(Journal	440 10
Fill in this in	formation to id	lentify your case:		
		• •		
Debtor 1	Alicia		James	
	First Name	Middle Name	Last Name	
Debtor 2				
	=			
(Spouse, if filing)	First Name	Middle Name	Last Name	
United States	Bankruptov Cour	t for the : NORTHERN District of	II I INOIS	
Officed States	Dankrupicy Cour	tion the . <u>NORTHERN</u> District or _	(State)	
Case Number	•		(====)	
(If known)			_	

Official Form 107

Statement of Financial Affairs for Individuals Filing for Bankruptcy

04/16

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

number (if known). Answer every question.			
Part 1: Give Details About Your Marital Status and	d Where You Lived Before		
01. What is your current marital status?			
Married			
Not married			
02 During the last 3 years, have you lived anywhere	other than where you live no	w?	
☐ No.			
Yes. List all of the places you lived in the last 3	years. Do not include where y	ou live now.	
Debtor 1	Dates Debtor 1 lived there	Debtor 2:	Dates Debtor 2 lived there
		Same as Debtor 1	Same as Debtor 1
7733 S Kingston Ave	FROM 05/2011		
Chicago IL 60649-4713	To 04/2015		
	_		
and Wisconsin.) No. Yes. Make sure you fill out Schedule H: Your C Part 24 Explain the Sources of Your Income	odebtors (Official Form 106H).		

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Document Page 44 of 65 Debtor 1 Alicia James Case Number (if known) First Name Middle Name Last Name 04 Did you have any income from employment or from operating a business during this year or the two previous calendar years? Fill in the total amount of income you received from all jobs and all businesses, including part-time activities. If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1. ☐ No. Yes. Fill in the details Debtor 1 Debtor 2 Sources of income Gross income Sources of income **Gross income** Check all that apply (before deductions and Check all that apply (before deductions and exclusions) exclusions) Wages, commissions, Wages, commissions, \$9,896.59 From January 1 of current year until bonuses, tips bonuses, tips the date you filed for bankruptcy: Operating a business Operating a business Wages, commissions, Wages, commissions, \$21,677 For last calendar year: bonuses, tips bonuses, tips (January 1 to December 31, 2017) Operating a business Operating a business Wages, commissions, Approx. \$20,000 Wages, commissions, For the calendar year before that: bonuses, tips bonuses, tips (January 1 to December 31, 2016) Operating a business Operating a business

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Debtor 1 Alicia James Case Number (if known) First Name Middle Name Last Name 05 Did you receive any other income during this year or the two previous calendar years? Include income regardless of whether that income is taxable. Examples of other income are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1. List each source and the gross income from each source separately. Do not include income that you listed in line 4. No. Yes. Fill in the details Debtor 1 Debtor 2 Sources of income Sources of income Gross income **Gross income** Describe below. (before deductions and Describe below. (before deductions and exclusions) exclusions) Food Stamps \$1,208 From January 1 of current year until the date you filed for bankruptcy: Unemployment \$10,862 For last calendar year: Compensation (January 1 to December 31, 2017) Food Stamps Approx. \$4,200 For last calendar year: (January 1 to December 31, 2017) Unemployment Approx. \$3,000 For last calendar year: Compensation (January 1 to December 31, 2016) Food Stamps Approx. \$750 For last calendar year: (January 1 to December 31, 2016) Part 3: List Certain Payments You Made Before You Filed for Bankruptcy

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Alicia James Case Number (if known) _ Debtor 1 First Name Middle Name Last Name Are either Debtor 1's or Debtor 2's debts primarily consumer debts? No. Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,425* or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$6,425* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. * Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment. Yes. Debtor 1 or Debtor 2 or both have primarily consumer debts. During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. Dates of Total amount paid Amount you still owe Was this payment for... payments Within 1 year before you filed for bankruptcy, did you make a payment on a debt you owed anyone who was an insider? Insiders include your relatives; any general partners; relatives of any general partners; partners; partnerships of which you are a general partner; corporations of which you are an officer, director, person in control, or owner of 20% or more of their voting securities; and any managing agent, including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Include payments for domestic support obligations, such as child support and alimony. No. Yes. List all payments to an insider. Dates of **Total amount** Amount you still Reason for this payment payment paid owe 08 Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider? Include payments on debts guaranteed or cosigned by an insider. No. Yes. List all payments to an insider. Dates of **Total amount** Amount you still Reason for this payment payment Include creditor's name Identify Legal actions, Repossessions, and Foreclosures Part 4: Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding? List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes. No. Yes. Fill in the details. Status of the case Nature of the case Court or agency

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Debtor	1 Alicia		James	Case Number (if known)	
	First Name	Middle Name	Last Name		
	Within 1 year before you filed Check all that apply and fill in		any of your property repossessed, fore	closed, garnished, attached, seized, or levie	d?
[No. Go to line 11				
	Yes. Fill in the information	below.			
'					
			Describe the property	Date	Value of the property
	Chrysler Capital, PO Box	961275, Fort	2015 Dodge Journey	July 2017	\$8,700
	Worth, TX 76161			,	
			Explain what happened		
			Property was repossessed.		
			Property was foreclosed.		
			Property was garnished.		
			Property was attached, seized	d, or levied.	
			_		
	Nithin 90 days before you file or refuse to make a payment			inancial institution, set off any amounts fro	om your accounts
	No. Go to line 11	,			
		holow			
1 -	Yes. Fill in the information		on any of your property in the possess	sion of an appiance for the bonefit of gradi	toro o
	ourt-appointed receiver, a c			sion of an assignee for the benefit of credit	ors, a
_	No.				
_	Yes.				
Pai	List Certain Gifts and	Contributions			
13 V	Nithin 2 years before you file	ed for bankruptcy, o	lid you give any gifts with a total valu	e of more than \$600 per person?	
l	No.				
[Yes. Fill in the details for e	each gift.			
14 V	Nithin 2 years before you file	ed for bankruptcy, o	lid you give any gifts or contributions	with a total value of more than \$600 to any	y charity?
	No.				
	Yes. Fill in the details for e	each gift			
۱ ۱	res. r in in the details for e	don girt.			
Do	List Certain Losses				
4	List Certain Losses				
	Nithin 1 year before you filed gambling?	l for bankruptcy or	since you filed for bankruptcy, did yo	u lose anything because of theft, fire, othe	r disaster, or
	No.				
[Yes. Fill in the details for e	each gift.			
Pai	List Certain Payments	or Transfers			
	Within 1 year before you filed			pehalf pay or transfer any property to anyo	ne you
li li	nclude any attorneys, bankr	uptcy petition prepa	arers, or credit counseling agencies f	or services required in your bankruptcy.	
[No.				
	Yes. Fill in the details				
'	_				
1					

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Last Name

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Alicia James Case Number (if known)

	Party Contact Info	Description and value of a	any property transferred		ate payment r transfer	Amount of payment
	Geraci Law L.L.C.	Attorney Fees		Ap	ril 18, 2018	\$1,000.00
	55 E. Monroe Street #3400					
	Chicago,IL 60603					
	Party Contact Info	Description and value of a	any property transferred		ate payment r transfer	Amount of payment
	Hananwill Credit Counseling	Credit Counseling Services		20	18	\$25.00
	115 N. Cross St.					
	Robinson, IL 62454					
17	Within 1 year before you filed for bankruptcy promised to help you deal with your creditor			fer any proper	ty to anyone v	vho
	Do not include any payment or transfer that		uitors:			
	No.					
	Yes. Fill in the details.					
18	Within 2 years before you filed for bankrupto	y, did you sell, trade, or otherwise	transfer any property to	anyone, other	than property	,
	transferred in the ordinary course of your bu	siness or financial affairs?		-		
	Include both outright transfers and transfers Do not include gifts and transfers that you have			st or mortgage	e on your prop	perty).
	No.					
	Yes. Fill in the details for each gift.					
10	Wishin 40 before you filed for beauty and			!!!ada!a.a.	.eh:-h	
19	Within 10 years before you filed for bankrupt beneficiary? (These are often called asset-pr		o a seit-settled trust or si	imilar device o	or wnich you a	ire a
	■ No.					
	Yes. Fill in the details for each gift.					
Pi	List Certain Financial Accounts, Instru	ments, Safe Deposit Boxes, and Stor	age Units			
20	Within 1 year before you filed for bankruptcy	, were any financial accounts or in	struments held in your n	ame, or for yo	ur benefit, clo	sed,
	sold, moved, or transferred? Include checking, savings, money market, or	r other financial accounts; certifica	tes of deposit; shares in	banks, credit	unions, broke	rage
	houses, pension funds, cooperatives, associ		-			
	No.					
	Yes. Fill in the details.					
		Last 4 digits of account number	Type of account or instrument	Date account w closed, sold, m		ng or transfer
				or transferred		
٥.						.
21	Do you now have, or did you have within 1 you cash, or other valuables?	ear before you filed for bankruptcy	, any safe deposit box or	r other deposit	tory for securi	ties,
	No.					
	Yes. Fill in the details.					
		Who else had access to it?	Describe the conten	nts	Do y	ou still

Debtor 1

First Name

Middle Name

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Debto	or 1	Alicia		James	Case Number (if known)	
		First Name	Middle Name	Last Name	,	
22	Hav	ve you stored property in a	storage unit o	or place other than your home within 1 y	vear before you filed for bankruptcy?	
	_		otorugo ume c	n place care, man year neme mann 1	year before yearmou for barmi aprey .	
	=	No.				
	П	Yes. Fill in the details.				
				Who else has or had access to it?	Describe the contents	Do you still have it?
						nave it:
P	art 9	Identify Property You I	Hold or Control	for Someone Else		
23		you hold or control any prosomeone.	operty that so	meone else owns? Include any property	y you borrowed from, are storing for, or ho	ld in trust
		No.				
	$\overline{\Box}$	Yes. Fill in the details.				
	_			Where is the property?	Describe the property	Value
		_				
Pa	art 10	Give Details About Env	rironmental Info	ormation		
For	the	purpose of Part 10, the foll	lowing definiti	ons apply:		
	Envi	ironmental law means any	federal, state,	or local statute or regulation concernir	ng pollution, contamination, releases of	
	haza	ardous or toxic substances	s, wastes, or m	naterial into the air, land, soil, surface w the cleanup of these substances, waste	ater, groundwater, or other medium,	
		means any location, facilit used to own, operate, or u			w, whether you now own, operate, or utiliz	е
		=	_	ronmental law defines as a hazardous w ontaminant, or similar term.	vaste, hazardous substance, toxic	
Rep	ort a	all notices, releases, and p	roceedings th	at you know about, regardless of when	they occurred.	
24	Has	any governmental unit no	tified you that	you may be liable or potentially liable	under or in violation of an environmental la	aw?
		No.				
	=					
	Ц	Yes. Fill in the details.		Governmental unit	Environmental law, if you know it	Date of notice
				Governmental unit	Environmental law, if you know it	Date of notice
25	Hav	e you notified any govern	mental unit of	any release of hazardous material?		
		No.				
	=	Yes. Fill in the details.				
	ш	roo. I ili ili tilo dotallo.		Governmental unit	Environmental law, if you know it	Date of notice
26	Hav	ve you been a party in any	judicial or adn	ninistrative proceeding under any envir	onmental law? Include settlements and or	ders.
		No.				
	$\overline{\Box}$	Yes. Fill in the details.				
	_			Court or agency	Nature of the case	Status of the case
Pa	rt 11	Give Details About You	ır Business or C	Connections to Any Business		
			1611			
21	Witi	_	-		of the following connections to any busing	ess?
		=	· -	a trade, profession, or other activity, e	•	
		A member of a limited	liability compa	any (LLC) or limited liability partnership	(LLP)	
		A partner in a partners	hip			
		An officer, director, or	managing exe	cutive of a corporation		
		An owner of at least 5%	% of the voting	or equity securities of a corporation		
	_	_				
		No. None of the above app	lies. Go to Par	t 12.		
		Yes. Check all that apply al	bove and fill in	the details below for each business.		

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Debtor 1	Alicia		James	Case Number (if known)
	First Name	Middle Name	Last Name	· · · · · · · · · · · · · · · · · · ·
	hin 2 years before yo titutions, creditors, o	• • •	you give a financial stateme	nt to anyone about your business? Include all financial
	No.			
	Yes. Fill in the details			
		Date iss	sued	
Part 12	Sign Below			
x	S.C. §§ 152, 1341, 15	15, and 357 1.	×	
^	Signature of Debtor 1	 		of Debtor 2
	Date _04/20/2018		Date	
	MM / DD / Y	YYY	MIV	I / DD / YYYY
Did y	ou attach additional	pages to Your Statement o	of Financial Affairs for Individ	luals Filing for Bankruptcy (Official Form 107)?
	No			
□ `	/es			
Did y	ou pay or agree to pa	ay someone who is not an	attorney to help you fill out b	ankruptcy forms?
I	No			
□ '	es. Name of person			Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

Fill in this in	Caco 19 110		ilad 04/20/19	Entered 04/20/18 14:49:56	Desc Main	
	normation to identity yo	ur case.		1 of 65		
Debtor 1	Alicia		James	-		
	First Name	Middle Name	Last Name			
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name	-		
United States	s Bankruptcy Court for the :	NORTHERN District of IL	<u>LINOIS</u>			
Case Numbe			(State)		Check if this is an	
(If known)			-		amended filing	
Official E	orm 108					
Official F Stateme		n for Individual	s Filina Unde	er Chanter 7		12/15
		pter 7, you must fill out th				12/10
=	ve claims secured by yo	- · · · · ·				
■ you have lea	sed personal property a	nd the lease has not expir	red.			
		-		ition or by the date set for the meeting of credi	tors,	
				copies to the creditors and lessors you list.		
-	nust sign and date the fo	-	equally responsible it	or supplying correct information.		
	_		ed, attach a separate s	sheet to this form. On the top of any additional	pages,	
write your nam	e and case number (if k	nown).				
Part 1:	List Your Creditors Who H	lave Secured Claims				
For any cre information	=	Part 1 of Schedule D: Cre	ditors Who Have Clair	ns Secured by Property (Official Form 106D), fi	II in the	
Identify the	creditor and the proper	ty that is collateral	What do you secures a do	u intend to do with the property that ebt?	Did you claim the property as exempt on Schedule C?	
Creditor's	3		Surr	ender the property	☐ No	
name:				in the property and redeem it	☐ Yes	
Description	on of		☐ Reta	in the property and enter into a		
property			Real	ffirmation Agreement.		
securing (debt:		Reta	in the property and [explain]:		
					_	
Creditor's	;		Surr	ender the property	No	
name:			Reta	in the property and redeem it	Yes	
Description	on of		Reta	in the property and enter into a	□ 100	
property	511 01		Rear	ffirmation Agreement.		
securing of	debt:		☐ Reta	in the property and [explain]:		
					_	
Creditor's	3		☐ Surr	ender the property	□No	
name:				in the property and redeem it	☐Yes	
Description	on of		Reta	in the property and enter into a	□ 163	
property	on or		 Rear	ffirmation Agreement.		
securing	debt:		☐ Reta	in the property and [explain]:		
					<u> </u>	
Creditor's			Пент	ender the property	∏No	
name:	•		=	in the property and redeem it	<u>_</u>	
				in the property and redeem it	Yes	
Description	on of			ffirmation Agreement.		
property securing of	debt:			in the property and [explain]:		
				proporty and [oxplain].		
Official Form 1	08 Record # 7	63501 Statement of Int	ention for Individuals	Filing Under Chapter 7	— Pa	ge 1 of 2

Official Form 108

Debtor 1

Part 2:

Alicia

Case 18-11622

List Your Unexpired Personal Property Leases

Doc 1

Filed 04/20/18 Entered 04/20/18 14:49:56 Desc Main Document Page 52 of 55 Pumber (if known)

First Name

For any unexpired personal property lease that you listed in <i>Schedule G: Executory Contracts and Unexpired Leases</i> (Official Form 106G), fill in the information below. Do not list real estate leases. <i>Unexpired leases</i> are leases that are still in effect; the lease period has not yet ended. You may assume an unexpired personal property lease if the trustee does not assume it. 11 U.S.C. § 365(p)(2).				
Describe your unexpired personal property leases	Will the lease be assumed?			
Lessor's name:	☐ No			
Description of leased property:	☐ Yes			
Lessor's name:	□ No			
Description of leased property:	Yes			
Lessor's name:	□ No			
Description of leased property:	Yes			
Lessor's name:				
Description of leased property:	□Yes			
Lessor's name:				
Description of leased property:	□Yes			
Lessor's name:	No			
Description of leased property:	□Yes			
Lessor's name:	□ No			
Description of leased property:	Yes			
Part 3: Sign Below				
Under penalty of perjury, I declare that I have indicated my intention about any property or personal property that is subject to an unexpired lease.	f my estate that secures a debt and any			
🗶 /s/ Alicia James 💢				
Signature of Debtor 1 Signature of Debtor 2				
Date Dated: 04/20/2018	<u> </u>			
MM / DD / YYYY MM / DD / YY	ΎΥ			

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B2030 (Form 2030) (12/15)

United States Bankruptcy Court NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In	re					
Ali	cia James / Debtor			Case No:		
				Chapter:	Chapter 7	
		DISCLOSURE OF CO	MPENSATION OF	ATTORNEY FOR DEI	BTOR	
	Pursuant to 11 U.S.C. § 329(a) mpensation paid to me within one dered or to be rendered on behalf	year before the filing of	the petition in bankru	ptcy, or agreed to be paid	d to me, for servi	ces
	For legal services, I have agree	ed to accept	\$1,000.00			
	Prior to the filing of this staten	nent I have received	\$1,000.00			
	Balance Due		\$0.00			
2.	The source of the compensation	n paid to me was:				
	Debtor(s)	ther: (specify)				
3.	The source of compensation to	be paid to me is:				
	Debtor(s)	ther: (specify)				
4.	I have not agreed to share of my law firm.		pensation with any ot	her person unless they ar	re members and a	ssociates
	I have agreed to share the of my law firm. A copy o attached.	_	_	-		
5.	In return for the above-disclose case, including:	d fee, I have agreed to re	nder legal service for	all aspects of the bankru	ptcy	
	a. Analysis of the debtor's fi	nancial situation, and ren	dering advice to the d	lebtor in determining wh	ether to file a pet	ition in
	bankruptcy; b. Preparation and filing of a	ny petition, schedules, sta	atements of affairs and	d plan which may be req	uired;	
6.	By agreement with the debtor(s Fee does NOT include any wor		e does not include the	following service:		
			CERTIFICATION			l
		e foregoing is a complete representation of the debt	statement of any agr	•	or	
	Date: 04/20/201	8	/s/ David Derrick L	ugardo		
	Date		Signature of Attorne	ey .		
			Geraci Law L.L.C.			

763501 Page 1 of 1 Record #

Name of law firm

Date: 4/18/2018 Consultation Attorney: FCH Record #: 763-501

Retainer Agreement Chapter 7 | Pre-filing

Services before filing in Court: I retain Geraci Law L.L.C. to prepare to file a Cha	pter 7 bankruptcy petition in court. I agree to pay, by
debit only, a flat fee for services before filing in court of \$ <u>1,000.00</u> at \$ {} and \$	} today,
\$ {} per {} starting {} and \$	{} I will obtain from
{} within 60 days of today. Bankruptcy is time	
post-filing services. After filing in court, any balance on the pre-filing fee is discharge	
you sign this contract. Work before signing is no charge. Work or Costs advanced	
amount, unless you pay us for it in advance. All payments to us will be applied first to	
After we file your Chapter 7 bankruptcy in Court, we will advance your Court Court	
case filing will be \$ <u>1,100.00</u> . After filing, we will present you with an agreement	o repay any costs we advance after filing, (\$335 court
cost), and a fee for services after filing through Discharge or case closing without	discharge, (at which time our representation of you
ceases) totalling \$1,435.00 Whether or not you sign a post-filing agreement is a	
Law for post-bankruptcy services. We will not withdraw for non-payment if you ded	ide not to sign a post-tiling agreement, reimburse the
\$335 if advanced after filing, or fees that are not excluded below. (see "Excluded")	na us is free) proporation polition, phone calls, amails, web
The flat fee for work before filing pays for: consultation after hiring us, (before retain messages; processing and reviewing documents that we requested from you including faxes,	ng us is free) preparation petition, phone calls, emails, web
to review and sign your petition; filing your case in court. Excluded: appearance in any	court or proceeding: taking calls from your creditors or bil
collectors. If you decide to pre-pay, or pay for ALL services before and after we file your	case in court, all work until case closing is included except:
missed section 341 meetings; amendments to schedules; adversary proceedings; any motions	including to reopen, avoid judgment liens, for enlargement of
time; any contested matter including but not limited to objections to exemptions, motion	s to dismiss; attending rule 2004 examinations; reviewing
documents that we did not specifically request from you; appearance other than bankruptcy of	ourt. With "flat fee", rather than hourly, you know in advance
your entire cost unless additional work is required and it usually is cheaper, but you may choos	e to pay for our services billed hourly at \$75 -\$450/hour, and
pay in advance a security retaier, which may cost you more, or less than a flat fee. Advance	Payment Retainer. Payments on flat fee or hourly become
our property on payment and are deposited into our operating account, not into a client trust a	ccount, we will rejund uneamed lees You may enter into a
security retainer agreement with another law firm: we will not because you may lose funds held Termination . If you decide not to proceed, delay, fail to respond, fail to pay my	attorneys or provide all information & sign my petition
according to this schedule, I agree that Geraci Law may discontinue work and charge	e me for the work done to date at hourly rates shown
above. We will only refund fees not earned. Wisconsin: We will submit any unresolved	dispute about the fee to binding arbitration within 30 days of
receiving written notice of the dispute. You may file a claim with the Wisconsin Lawyers' F	and for Client Protection if the we fail to provide a refund o
unearned advanced fees. If you dispute the amount of the fee and want that dispute to be su	bmitted to binding arbitration, you must provide written notice
of the dispute to Geraci Law within 30 days of the mailing of the accounting. If we are unable	o resolve the dispute to the satisfaction of you within 30 days
after notice of the dispute from the client, we shall submit the dispute to binding arbitration.	
Time matters: You agree: to fully cooperate with us and provide all information requir	ed; use Client Corner and not to cause excessive work; that
more than one attorney or staff will work on your file there is no extra charge for the entire Ge	raci Law Team, unlike single attorney "law tirms". Change in
circumstances: This flat fee is based on the facts you told us. If that changes, your fee may property. File Chapter 13 if you have property not claimed as exempt, or risk turn over "non-	evement property to a Trustee No quarantee of Discharge
Creditors or others may object to a chapter 7 discharge of certain debts or to any discharge	e, for a variety of reasons. Debts not discharged: studen
loans; educational debts and tuition; most tax debts; undisclosed debts; maintenance or su	port; fines; fraud, stealing or intentional injury claims, debts
after filing including HOA dues; other debts listed in your info folder as usually not dischar	ged. No discharge if you don't take the 2nd educationa
course. I will not transfer or acquire any property or incur any credit or debt before filing, a	nd I must make full disclosure of all income, expenses, debt
and assets on my bankruptcy petition as of the date I sign it. I AGREE TO READ EVERY PA	GE AND EVERY LINE OF MY PETITION BEFORE I SIGN IT
AND TO MAKE SURE THAT IT IS COMPLETE AND CORRECT.	
$\Omega \Omega^{-}$. Ω	
pate 10 1,09 19 x (llca fine) x	
Alicia James (Debtor)	(Joint Debtor)
Alicia vallies (Debici)	(JOHN DEDICH)

Attorney for the Debtor(s), Representing Geraci Law L.L.C.

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Alicia James / Debtor

Bankruptcy Docket #:

Judge:

VERIFICATION OF CREDITOR MATRIX

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

I DECLARE UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.

Dated: 04/20/2018 /s/ Alicia James

Alicia James

X Date & Sign

^{*} Joint debtors must provide information for both spouses. Penalty for making a false statement or concealing property: Fine up to \$500,000 or up to 5 years imprisonment or both. 18 U.S.C. 152 and 3571.

UNITED STATES BANKRUPTCY COURT

NOTICE TO CONSUMER DEBTOR(S) UNDER §342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a joint case (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly- addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days **before** the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$75 administrative fee, \$15 trustee surcharge: Total fee \$335

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are

B 201A (Form 201A) (11/11) 763501 Page 1 of 2 Record #

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Form B 201A, Notice to Consumer Debtor(s)

In re Alicia

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found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1,167 filing fee, \$550 administrative fee: Total fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

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A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The

Dated: 04/20/2018	ISI Alicia James	
	Alicia James	
Dated: 04/20/2018	/s/ David Derrick Lugardo	
Dates: 0 1/20/20 10	Attorney: David Derrick Lugardo	

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Case 18-11622 Doc 1 Filed 04/20/18 Entered 04/20/18 14:49:56 Desc Main Page 58 of 65 Document Debto Alicia James Case Number (if known) First Nan Middle Nam Part 6: ver These Questions for Reporting Purposes 16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) 16. What kind of debts do as "incurred by an individual primarily for a personal, family, or household purpose." you have? No. Go to line 16b. es. Go to line 17. 16b. Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment. ☐No. Go to line 16c. Yes. Go to line 17. 16c. State the type of debts you owe that are not consumer debts or business debts. re you filing under No. I am not filing under Chapter 7. Go to line 18. Chapter 7? Yes. I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and Do you est mate that after administrative expenses are paid that funds will be available to distribute to unsecured creditors? ny exempt property is cluded and dministrative expenses Yes. re paid that funds will be vailable for distribution unsecured creditors? 1-49 1,000-5,000 25,001-50,000 How many creditors do you estimate that you ☐ 50-99 5,001-10,000 50,001-100,000 we? 100-199 **1**0,001-25,000 ☐ More than 100,000 200-999 **\$0-\$50,000** ☐ \$1,000,001-\$10 million ☐\$500,000,001-\$1 billion How much do you 19. stimate your assets to \$50,001-\$100,000 ☐ \$10.000,001-\$50 million □\$1,000,000,001-\$10 billion e worth? \$100,001-\$500,000 ■ \$50,000,001-\$100 million □\$10,000,000,001-\$50 billion \$500,001-\$1 million \$100,000,001-\$500 million ☐More than \$50 billion \$0-\$50,000 \$1,000,001-\$10 million □\$500,000,001-\$1 billion How much do you 20. \$50,001-\$100,000 ☐ \$10.000,001-\$50 million □ \$1,000,000,001-\$10 billion stimate your liabilities to be? ☐ \$50,000,001-\$100 million □ \$10,000,000,001-\$50 billion \$100,001-\$500,000 □ \$100,000,001-\$500 million ☐ More than \$50 billion Part 7: Sign Below I have examined this petition, and I declare under penalty of perjury that the information provided is true and For you correct. If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7. If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with the chapter of title 11, United States Code, specified in this petition. I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Executed on

Signature of Debtor 2

MM / DD / YYYY

Executed on

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Fil	in this	s infor	rmation to identify your case:	
	1	3 111101	metion to tachtify your case.	
De	btor 1		Alicia James	
		Fid	ikst Name Middle Name Last Name	
1	btor 2 ouse, if filin	ng) Fin	ist Name Middle Name Last Name	
	1		akruptcy Court for the : <u>NORTHERN</u> District of <u>ILLINOIS</u> (State)	
	ise Num known)	nber	Check if this is an	
			amended filing	
<u>Offi</u>	<u>dial</u>	For	<u>m 106 Dec</u>	
Dec	lar	atid	About an Individual Debtor's Schedules	
			12	/15
If two	marrie	d peop	le are filing together, both are equally responsible for supplying correct information.	
You m	ust file	this f	form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or	
obtain	ing mo	опеу о	property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20	
years,	or bot	n. 18 u	U.S.C. §§ 152, 1341, 1519, and 3571.	
	:	Sign	n Below	
	!	O.g.		
Dic	l vou p	av or	agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms?	
		,		
	No			
	Yes.	. Nam	e of Person Attach Bankruptcy Petition Preparer's Notice, Declaration, and	
-			Signature (Official Form 119).	

3	der pei rect.	naity d	of perjury, I declare that I have read the summary and schedules filed with this declaration and that they are true and	
	1	VA.		
×		Щ	Signature of Debtor 2	
and an addition	Signa	ture of	Signature of Debtor 2	
	Date	:4	/2018 Date	
	Date 1	MM /	12018 Date MM / DD / YYYY MM / DD / YYYY	

ånummmm		***************************************		ADDITION TO THE PERSON NAMED IN COLUMN NAMED I
	1			

Case 18-11622 Doc 1 Filed 04/20/18 Entered 04/20/18 14:49:56 Desc Main Page 60 of 65 Document Alicia Debto James Case Number (if known) First Name Last Name Within 2 years before you filed for bankruptcy, did you give a financial statement to anyone about your business? Include all financial institutions, creditors, or other parties. Yes. Fill in the details. Date issued Part 12: I have read the answers on this Statement of Financial Affairs and any attachments, and I declare under penalty of perjury that the answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. Signature of Debtor 2 MM / DD / YYYY Did you attach additional pages to Your Statement of Financial Affairs for Individuals Filing for Bankruptcy (Official Form 107)? No Yes Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms? No Yes. Name of person _. Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

Entered 04/20/18 14:49:56 Desc Main Case 18-11622 Doc 1 Filed 04/20/18 Page 61 of 65 (if known) **Dageument** Debtor 1 Middle Name Last Name List You Part 2: Unexpired Personal Property Leases For any unexpired personal property lease that you listed in Schedule G: Executory Contracts and Unexpired Leases (Official Form 106G), fill in the information below. Do not list real estate leases. Unexpired leases are leases that are still in effect; the lease period has not yet ended. You may assume an unexpired personal property lease if the trustee does not assume it. 11 U.S.C. § 365(p)(2). Describe your unexpired personal property leases Will the lease be assumed? Lessons name: П No ☐ Yes Description of leased property: Lessors name: ☐ No ☐ Yes Description of leased property: Lessor's name: ☐ No Yes Description of leased property: Lessor's name: □No Yes Description of leased property: Lessor's name: □No □Yes Description of leased property: ΠNo Lessor's name: Yes Description of leased property: Lessor's name: □ No ☐ Yes Description of leased property: Part 3: Sign Belo Under penalty of perjury, I declare that I have indicated my intention about any property of my estate that secures a debt and any personal property that is subject to an unexpired lease. Signature of Debtor 2 MM / DD / YYYY

Official Form 108

Record # 763501

Statement of Intention for Individuals Filing Under Chapter 7

Case 18-11622 Doc 1 Filed 04/20/18 Entered 04/20/18 14:49:56 Desc Main DISCLAIMER Descriptions have read as descriptions.

- Divorce or family support debts to a spouse, ex-spouse, child, guardian ad litem or similar person or entity in connection with a separation agreement, e or court or er are not dischargable. Priority support debts must be paid in full in your Chapter 13 or it cannot be confirmed. DEBTS YOU AGREED TO ASSUME IN MARITAL SETTLEMENT AGREEMENTS are NON-DISCHARGEABLE if your ex-spouse files an adversary complaint, and the Judge rules that (a) you do not have the ability to pay the debt OR (b) discharging such debt would result in a benefit to you that outweighs the detriment to ex-spouse or your child. You agree to get a vice in writing from your divorce attorney and send to us with copy of agreement. You must list any ex-spouse or spouse as a creditor. No guarantee any divorce debt is dischargeable. Property you are still on title to, or have a right to in a divorce, may be taken by a Bankruptcy trustee in a Chapter 7 and sold, or may be disposable income in a 13.
- Student loans and ducational benefits are not discharged in Chapter 7 or 13 if government insured loan or owed to non-profit school unless you pay us to file a complaint within the pankruptcy to prove repayment would be an "undue hardship", and win. Interest on student loans continue to run while you are in a Chapter 13.
- Cosigners, joint applicants, debts of persons other than debtor, debts incurred during marriage in community property states, or for family support are not discharged and joint, community or co-signers are not protected from collection unless you pay 100% of the debt. Creditors can collect from co-signors and your bankruptry on their cledit report, and report them negatively to credit bureaus. You may prevent this by making the regular payments to the creditor. nd joint, community or co-signers are not protected from collection unless you pay 100% of the debt. Creditors can collect from co-signors and put Creditors can liquidate collateral of your co-signer and refuse to continue payment in installments. Property you are joint on with other persons can be LIQUIDATED to pay your creditors.
- 4. TAX DEBTS. Most taxes are not discharged in bankruptcy. However, income tax debt (1040 type tax) can be discharged if the following four rules are met:

 (1). The tax return was DUE at least 3 YEARS (plus extensions) before the filing of your bankruptcy case. (2). You FILED your income tax return at least 2 YEARS before your bankruptcy was filed. (You did not file a return if the tax authority or IRS had to file one for you, or if you didn't send the return to the District Director) (3) You did not wilfully intend to evade the tax. (4). The tax must have been ASSESSED over 240 DAYS before the bankruptcy filing. We recommend you meet with the IRS or state department of revenue to make sure all the conditions have been met, before you hire us or file a bankruptcy. Fraudulent taxes and taxes on infilled returns can be discharged in a Chapter 13 case. Time in an offers in compromise, & time in bankruptcy plus 6 months, will extend the above time periods Employers' share of FICA & FUTA is dischargeable, but not trust fund taxes like the employee's funds or sales tax.
- 5. Fines, traffic tickets, parking tickets, penalties to governmental unit are not discharged in Chapter 7, may not be discharged in 13 without full payment. 6. Non filing spouse: If you file individually, your spouse is not our client. Only your debts are discharged. If you want to protect a non-filing spouse, pay their bills or file a joint case with them. Family expenses (medical bills, rent and necessities may be collected from a non-filing spouse). Wisconsin, community property is liable for community debts. 7. DUI PERSONAL INJURIES, DEBTS YOU DON'T LIST are not discharged.
- 8. DEBTS where creditors successfully object to discharge may survive Creditors, the Trustee, or Court, can try to deny discharge based on many factors, a. Income sufficient to pay a percentage of your unsecured debt. b. Failure to keep books and records documenting your financial affairs. c. Luxury purchases or cash advances within 60 days of filing or without intent or ability to repay. d. Debts you made by false pretenses, breach of fiduciary duty, wilful and malicious injuries to others e. Benefit overpayments like aid or unemployment if a determination of fraud has been made before or during bankruptcy. f. Failure to appear at meetings, court dates, or co-operate with the Trustee.
- 9. INTEREST ON NON-DISCHARGEABLE DEBTS in a Chapter 13 continues to accrue, and CREDITORS WHO DO NOT FILE CLAIMS in your Chapter 13 plan within 90 days (180 days for governmental units) of the meeting of creditors, do not get paid. Your plan and their claim should provide for interest at contract rate, or you will have to pay the debt outside the Chapter 18 plan. Property taxes must be paid by you directly to avoid sale for delinquent taxes.
- 10. LIQUIDATION OF REAL AND PERSONAL PROPERTY. If you file a Chapter 7, any property that is not listed and claimed exempt on Schedule C pursuant to state or federal law is taken and sold by the trustee to pay creditors. You agree to assume the risk that your property will be taken and sold by the bankruptcy trustee (at or ess than what it is worth) if we can't protect it under applicable state law. You get a discharge, but the trustee can take property not listed and exempted on schedules B and C and sell it for whatever price will provide some benefit to creditors.
- 11. CHANGE IN LAWS. Laws & court cases change constantly. We can file your case today if you pay us in full (some attorneys give credit, we don't) pay the filing fee and sign your petition in our main office. ANY DELAY either in hiring us, or after, IS YOUR REPSONSIBILITY. ADVERSE RULINGS Judges that sit in adjoining court coms can rule differently on the same facts. We can predict but can't guarantee a judge will or will not rule against you. You accept the risk of a judge ruling against you, as in any lawsuit.
- 12. PAYMEN S TO CRED TORS YOU PREFERRED to pay more than \$600 in front of others, within 1 yr if a relative or insider, or within 90 days if another creditor, so don't pay off debts to keep credit cards or protect others. TRANSFERS OF PROPERTY within 4 years that made you unable to pay your debts at the time can be reversed by a trustee and the transferee will have to give back the property you transferred.
- 13. SURRENDER OF PROPERTY Bankruptcy gets rid of debts, but real estate, condos and time shares remain in your name until a foreclosure sale or the lender accepts a deed in lieu of foreclosure. Turn condo keys over to condo association or remain liable for assessments after filing, and make sure you keep buildings & land insured and maintained and secured until it is taken back by lender or out of your name. If you let a house go vacant and pipes explode or someone gets killed in there you may be liable.
- 14. RIGHT TO RECEIVE inheritances, tax refunds, injury claims, compensation of any kind, insurance or realty commissions, are property of the bankruptcy estate and you will surrender these to the trustee unless they are claimed exempt on Schedule C, and no objection to your claim of exemption is upheld. Do not deduct extra money from taxes so you are entitled to a refund, change your W-9 if necessary.
- 15. JOINT ACCOUNT HOLDERS holders entire amount in the account could be taken by the trustee under Chapter 7.
- 16. MARRIED COUPLES COING THROUGH DIVORCE: We have been advised to seek independent counsel for our bankruptcy. We understand that Peter Francis Geraci does not represent us with regard to any divorce matters and does not make any representations regarding what will happen in divorce court. We have decided to file a bankruptcy together dispite the fact that we are getting a divorce and our interests could be adverse. We have agreed to cooperate with each other in this joint bankruptc
- 17. AUTO LEASES & INSTALLMENT AGREEMENTS to purchase things, leases and almost all contracts will be void after bankruptcy. They are "executory contracts", and if they are of no benefit to the bankruptcy estate and not assumed within 60 days of filing, they are void. Debtors have been warned of this, and unless there is a novation under state law, or agreement not to use bankrptcy to void the contract, the debtors rights under the contract are extinguished. Debtor agrees to be responsible for obtaining such agreements or losing rights under such contracts. Debtor agrees that his or her attorney will not file motions to assume such contracts

18. Setoffs if you have maney in a credit union or creditor account, or other loans that cross-collateralized, any money or property may be taken for both loans. The Undersigned have read the above & assume the risk that a debt is not discharged in bankruptcy, that our non-exempt property will be taken and sold by the bankruptcy trustee if it can't be protected, that the trustee might object if I/we have excess income, or change in State, Federal or Bankruptcy laws before the case

		5 ,	and or barriaging larie bolore the base
s filed in Court A	ND WE HAVE TO READ, CH	ECK, & MAKE SURE OUR PETITION IS ACCURATE!!!!	
Dated: 17	<u>/ り</u> り/2018	- alicia Jumes	X Date & Sign
		Alicia James	(20) (20) (20) (20) (20) (20) (20) (20)
		V	

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UNITED STATES BANKRUPTCY COURT

NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

Alic	1	a James	s / Debtor	Bankruptcy Docket #:
				Judge:
			VERIFICATION OF CREDITOR M	ATRIX
The a	ık	ove name	ed Debtor(s) hereby verify that the attached list of creditors is true and correct to	And the second s
			+	
			I DECLARE UNDER PENALTY OF PERJURY THAT THE FOREGOIN	NG IS TRUE AND CORRECT.
Dato		ı: <u>4</u> /	12018 Wicher Termes	
Jacc	Ĭ		12018 Wicio Jumes Alicia James	X Date & Sign
		* Joint d	debtors must provide information for both spouses. Penalty for making a fal up to \$500,000 or up to 5 years imprisonment or both. 18 U.	se statement or concealing property: Fine S.C. 152 and 3571.
ecord	#	763501		B 1D (Official Form 1, Exh.D)(12/08) Page 1 of 1

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De	btor 1	Alicia	Jan	ies	Case Number (if known)		
9		First Name	Middle Name Last N	lame	,/_		-
annean mental (VA) (Management					Column A Debtor 1	Column B Debtor 2 or non-filing spouse	
8.	Unen	nolovment c	ompensation		\$0.00	#0.00	
	Do no	nt enter the a	mount if you contend that the amount received was ecurity Act. Instead, list it here:	a benefit		\$0.00	
	For	⁄bu					
	For	our spouse					
	ĺ						
9.	Pens	on or retire	ment income. Do not include any amount received Social Security Act.	that was a	** **		
40			-		\$0.00	\$0.00	
10.	Do n	of include an victim of a w	ther sources not listed above. Specify the source y benefits received under the Social Security Act or ar crime, a crime against humanity, or international sary, list other sources on a separate page and put	payments received or domestic			
	10a.	Other Go	ernment Assistance		\$321.33	\$ 0.00	
	10b.				\$ 0.00	\$0.00	
	10c.	otal amount	s from separate pages, if any.		\$321.33	\$0.00	
11.	Calc	late your to	tal current monthly income. Add lines 2 through 10) for each	***************************************		
	colun	n. Then add	the total for Column A to the total for Column B.	o tor oddir	\$2,856.17 +	\$0.00 =	\$2,856.17
P	art 2:	Determ	îne Whether the Means Test Applies to You				
12.	Calc	late your cu	rrent monthly income for the year. Follow these s	tens:			
	12a.		otal current monthly income from line 11		Copy line 11 here	12a.	\$2,856.17
			12 (the number of months in a year).				x 12
	12b.	The result is	your annual income for this part of the form.			12b.	
	1					120.	\$34,274.04
13.	Calcu	late the med	ian family income that applies to you. Follow the	se steps:			
			vhich you live.	IL			
	Fill in	he number	of people in your household.	3			
	To fin	a list of ap	amily income for your state and size of household. plicable median income amounts, go online using the form. This list may also be available at the bankru	e link specified in the separate		13.	\$80,233.00
14.	How	o the lines	compare?				***************************************
	Ι.	<u>L</u>	s less than or equal to line 13. On the top of page 1	, check box 1, There is no pres	umption of abuse.		***************************************
	14b.		s more than line 13. On the top of page 1, check bo 3 and fill out Form 122A-2.	x 2, The presumption of abuse	is determined by Form 12,	2A-2.	***************************************
P	art 3:	Sign Be	low				core
		By signing h	ere, I declare under penalty of perjury that the infor	mation on this statement and in	any attachments is true ar	nd correct.	***************************************
			Alicia dames	-			CO-COMMON CONTRACTOR OF THE CO
		Date::	41 <u>2018</u>				**************************************
		f you check	ed line 14a, do NOT fill out or file Form 122A-2.				
		f you check	ed line 14b, fill out Form 122A-2 and file it with this	form.			
moneye	~~~~						

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In re Alicia James / Debtor

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to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your found discharge and, it it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessell or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Uhder chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11 Reorganization (\$1,167 filling fee, \$550 administrative fee: Total fee \$1,717)

hapter 11 s designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12 Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total fee \$275)

Chapter 12 s designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, labilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The

X Date & Sign

Attorney: David Derrick Lugardo